
Quarterly Bulletin

Second Quarter 2012



مصرف لبنان
BANQUE DU LIBAN

- **Business Survey**
- **Statistical Annex**



مصرف لبنان
BANQUE DU LIBAN

BUSINESS SURVEY

Second Quarter 2012

<http://www.bdl.gov.lb/pub/index.htm>

METHODOLOGY

The main purpose of the Business Survey conducted by the Banque du Liban on a quarterly basis which consists of gathering the opinions of enterprise managers on the evolution of their businesses, is to depict the evolution of a number of key economic variables (Production, Demand, Investment Expenditures, Inventories, Order Books...) during the quarter under review compared to the same quarter of the previous year.

For a given variable, a balance of opinion is obtained by calculating the difference between the proportion of surveyed managers estimating that there has been an improvement in a said variable out of all surveyed managers and the proportion of those who report a decline in the variable. For example, if 47% of interviewed industrials have noted an improvement in their production, and 25% have revealed a decline, while the remainder revealed no change compared to the same period of the previous year, then the balance of opinion will be: $47 - 25 = 22$.

It is important to note that the balance of opinion does not represent a growth rate but should be taken as an indicator of the evolution in economic trends.

METHODOLOGIE

L'objectif de l'enquête de conjoncture trimestrielle menée par la Banque du Liban qui consiste à relever l'opinion des dirigeants d'entreprises sur la marche de leurs affaires, est de saisir l'évolution de différentes variables clés de l'économie (Production, Demande, Dépenses d'Investissements, Stocks, Commandes...) au cours du trimestre qui vient de s'achever par rapport au même trimestre de l'année précédente.

Pour chacune des variables relevées, un solde d'opinion est obtenu par la différence entre la proportion de chefs d'entreprises interrogés estimant qu'il y a eu une progression et celle pour lesquels il y a eu fléchissement dans l'évolution de ladite variable. Par exemple, si 47% des industriels ont vu la tendance de leur production à la hausse et 25% à la baisse, alors que les restants n'ont marqué aucun changement relativement à la même période de l'année précédente, le solde d'opinion sera égal à $47-25=22$.

Il est important de noter que le solde d'opinion n'est pas synonyme du taux de croissance de la variable analysée, mais un indicateur de l'évolution de la tendance économique.

منهجية

يهدف استطلاع الأوضاع الاقتصادية إلى جمع آراء أصحاب المؤسسات حول سير أعمالهم، بغية رصد التطور في عدد من المتغيرات (الإنتاج، الطلب، حجم الاستثمارات، المخزون، الطلبات الخ.) خلال فصل معين مقارنة بالفصل المماثل من السنة السابقة.

ومن الجدير ذكره أن حصيلة الآراء تُحَسَّب، لكل من المتغيرات، كفرق بين نسبة أصحاب المؤسسات المشاركين في الاستطلاع الذين أشاروا إلى تحسن في تطور المتغير المعني، ونسبة الذين أشاروا إلى وجود تراجع. على سبيل المثال، إذا أشار ٤٧% من الصناعيين المشاركين في الاستطلاع إلى تحسن في إنتاجهم، وأشار ٢٥% منهم إلى تراجع في الإنتاج، وقال الآخرون منهم انهم لم يلاحظوا تغيرا مقارنة بالفترة نفسها من العام السابق، تكون حصيلة الآراء عندئذ $٤٧ - ٢٥ = ٢٢$.

ولا يجب اعتبار حصيلة الآراء مرادفة لنسبة النمو في المتغيرات الخاضعة للاستطلاع، بل هي مؤشر على اتجاه في التغير الحاصل لكل منها.

SECTORIAL NOMENCLATURE

NOMENCLATURE SECTORIELLE

تصنيف القطاعات

| INDUSTRIAL ENTERPRISES | ENTREPRISES INDUSTRIELLES | المؤسسات الصناعية |
|--|---|---|
| <p>I- Intermediary Goods Metallurgy and processing of metals Chemistry, rubber and plastic Mineral products Paper and wood Electrical and electronic components Textiles Fuel and fuel oils production Production & distribution of water, gas & electricity</p> <p>II- Capital Goods Mechanical equipments Electrical and electronic equipments Car manufacturing Shipbuilding, railway & aeronautical construction</p> <p>III- Consumer Goods Clothing, leather and articles thereof Publishing, printing works and reproduction Pharmacies, perfumeries and cleaning products Food & alcohol</p> <p>IV- Durable Goods Furniture Jewelry Air conditioning</p> | <p>I- Biens Intermédiaires Métallurgie & transformation des métaux Produits chimiques, caoutchouc & plastique Produits minéraux Bois et papier Composantes électriques & électroniques Textile Production de combustibles et carburants Production et distribution d'eau, de gaz et d'électricité</p> <p>II- Biens d'Équipement Biens d'équipement mécanique Biens d'équipement électrique et électronique Automobile Construction navale, aéronautique et ferroviaire</p> <p>III- Biens de Consommation Courante Habillement, cuir et ind. diverses Edition, imprimerie, reproduction Pharmacie, parfumerie et produits d'entretien Ind. alimentaires et boissons</p> <p>IV- Biens de Consommation Durable Meubles Bijouterie Air conditionné</p> | <p>أ- صناعة السلع الوسيطة صناعات معدنية وتحويل المعادن صناعات كيميائية، مطاطية وصناعة البلاستيك صناعات معدنية صناعة الخشب والورق صناعة القطع الكهربائية والإلكترونية صناعة المنسوجات والأقمشة صناعة المحروقات صناعة وتوزيع المياه، الغاز والكهرباء</p> <p>ب- صناعة السلع الإنتاجية صناعة المعدات الميكانيكية صناعة المعدات الكهربائية والإلكترونية صناعة السيارات صناعات بحرية، جومائية وحديدية</p> <p>ت- صناعة السلع الاستهلاكية صناعة الملابس والجلود وصناعات أخرى طباعة ونشر أدوية، مستحضرات تجميل و عطور تصنيع المواد الغذائية والمشروبات</p> <p>ث- صناعة السلع المعمرة مفروشات صناعة الحلى والمجوهرات تكيف هوائي</p> |
| COMMERCIAL ENTERPRISES | ENTREPRISES COMMERCIALES | المؤسسات التجارية |
| <p>I- Foodstuffs Cereal Live animals, animal products & meat Fruits and vegetables Table wines Fine wines Grocer's shops Cacao Coffee</p> <p>II- Non-Foodstuffs Hardware trade Electrical & electronic appliances and parts thereof Spare parts and accessories for cars Imports of vehicle and other transport equipments Textiles and textiles articles Clothes - shoes Pharmaceuticals Libraries - book stores Watches and jewellery Miscellaneous trading articles</p> <p>III- Interindustrial Products Cotton, wool & silk Wood, bulk paper and carton Reprocessing of used paper Reprocessing of iron and non-iron metals Metals Agricultural equipments Industrial equipment and other supplies for industries Office equipment and stationery Construction equipments & machinery</p> | <p>I- Produits Alimentaires Céréales Animaux et viandes Fruits et légumes Vin de table Vin fin Epicerie Cacao Café</p> <p>II- Produits Non-Alimentaires Quincaillerie Matériel électrique et électronique Pièces détachées et accessoires pour automobiles Importation de véhicules Textiles Habillement - chaussures Droguerie et produits pharmaceutiques Librairie - papeterie Horlogerie - bijouterie Commerce divers</p> <p>III- Produits Inter-Industriels Coton, laine & soie Bois, papier & cartons en l'état Récupération de vieux papiers Récupération de ferraille & métaux non ferreux Métaux Matériel agricole Equipements & fournitures pour l'industrie Matériel & mobilier de bureau Matériaux de construction</p> | <p>أ- تجارة سلع غذائية حبوب لحوم وحيوانات حية خضار وفاكهة نبيذ على أنواعه نبيذ ممتاز سمانة ويقالة كاكاو بن</p> <p>ب- تجارة سلع غير غذائية خرصوات أدوات كهربائية والإلكترونيات قطع غيار سيارات وإكسسوارات تابعة لها سيارات مستوردة أقمشة البسة، وأحذية مستحضرات طبية، عطور ومستحضرات تجميل كتب وقرطاسية ساعات، مجوهرات وحلى تجارة مختلفة</p> <p>ت- تجارة سلع وسيطة للصناعة قطن، صوف وحريريات خشب، ورق وكرتون استعادة الأوراق القديمة استعادة الحديد والمعادن غير الحديدية معادن مواد زراعية معدات ولوازم للصناعة معدات ومفروشات مكتبية مواد بناء</p> |

Balance of Opinion: aggregate results*

(in percent)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|---|-------|-------|-------|-------|-------|-------|-------|
| INDUSTRY | | | | | | | |
| Evolution of Opinions** | | | | | | | |
| Production | 4 | 27 | 25 | 25 | 20 | 27 | 27 |
| demand (total) | 0 | 21 | 23 | 19 | 15 | 24 | 22 |
| foreign demand | -7 | 5 | 6 | 2 | 8 | 10 | 6 |
| number of employees | 2 | 5 | 6 | 6 | 5 | 10 | 14 |
| volume of investments | 13 | 10 | 11 | 15 | 19 | 27 | 24 |
| Situation at the End of Quarter*** | | | | | | | |
| inventories of finished goods | 4 | 2 | 4 | 7 | 9 | 11 | 8 |
| inventories of raw materials | -2 | -4 | 0 | 0 | 1 | 8 | 6 |
| registered orders | -7 | 7 | 1 | -1 | 6 | 10 | 5 |
| COMMERCE | | | | | | | |
| Evolution of Opinions** | | | | | | | |
| sales volume | 18 | 30 | 40 | 32 | 22 | 24 | 16 |
| number of employees | 9 | 13 | 10 | 12 | 12 | 9 | 12 |
| Situation at the End of Quarter*** | | | | | | | |
| inventories of finished goods | 12 | 21 | 11 | 10 | 8 | 12 | 11 |
| CONSTRUCTION AND PUBLIC WORK | | | | | | | |
| Evolution of Opinions** | | | | | | | |
| general activity | 0 | 16 | 30 | 29 | 13 | 15 | 6 |
| construction | 2 | 16 | 33 | 29 | 19 | 20 | 11 |
| public work | -10 | 4 | 3 | -2 | -9 | 5 | -11 |
| portfolio of projects | -8 | 12 | 11 | 10 | 5 | 16 | 5 |
| construction costs | 16 | 28 | 47 | 46 | 49 | 41 | 49 |
| number of employees | -1 | 17 | 16 | 14 | 8 | 17 | 7 |
| investments (% of yes) | 33% | 46% | 47% | 37% | 39% | 43% | 35% |

Balance of Opinion: regional results*

(in percent)

| | Q3-11 | | | | Q4-11 | | | |
|---|--------------------|-------|-------|-------|--------------------|-------|-------|-------|
| | Beirut & Mount-Leb | North | South | Bekaa | Beirut & Mount-Leb | North | South | Bekaa |
| INDUSTRY | | | | | | | | |
| Evolution of Opinions** | | | | | | | | |
| Production | -9 | -3 | -4 | 27 | -9 | -8 | -10 | -19 |
| demand (total) | -16 | 0 | -13 | 25 | -14 | -11 | -15 | -19 |
| foreign demand | -13 | -52 | 13 | 26 | -11 | -38 | 18 | 6 |
| number of employees | 5 | -22 | 18 | 8 | 1 | -25 | 6 | -4 |
| volume of investments | -7 | -13 | -10 | 12 | 5 | -19 | 0 | 8 |
| Situation at the End of Quarter*** | | | | | | | | |
| inventories of finished goods | 3 | -29 | -11 | 15 | -8 | -20 | -17 | -9 |
| inventories of raw materials | 4 | -4 | -10 | 15 | -1 | 5 | -17 | -9 |
| registered orders | -12 | -32 | -14 | 22 | -15 | -26 | -22 | 0 |
| COMMERCE | | | | | | | | |
| Evolution of Opinions** | | | | | | | | |
| sales volume | -8 | -30 | -55 | 21 | 9 | -17 | -43 | -10 |
| number of employees | 5 | -11 | -4 | -4 | 7 | -8 | -3 | -6 |
| Situation at the End of Quarter*** | | | | | | | | |
| inventories of finished goods | 8 | -11 | 1 | 12 | 10 | -20 | -29 | 0 |
| CONSTRUCTION AND PUBLIC WORK | | | | | | | | |
| Evolution of Opinions** | | | | | | | | |
| general activity | -24 | 40 | -37 | 22 | -29 | 26 | 31 | 4 |
| construction | -15 | 45 | -37 | 10 | -29 | 22 | 31 | 0 |
| public work | -21 | -8 | -60 | 21 | -32 | 15 | 40 | 0 |
| portfolio of projects | -24 | 29 | -37 | 18 | -26 | 21 | 6 | -46 |
| construction costs | 35 | 58 | 0 | 82 | 22 | 55 | 50 | 14 |
| number of employees | -11 | 40 | -62 | 0 | -17 | 23 | 13 | -37 |
| investments (% of yes) | 18% | 67% | 18% | 69% | 16% | 67% | 36% | 100% |

* The balance of opinion is the difference between the proportion of managers (out of total surveyed managers) estimating that there has been an improvement in the said variable and the proportion of those who have reported a decline in the variable.

** Evolution of opinions on the quarter (compared to the same quarter of the previous year).

*** Situation at the end of quarter compared to level judged as 'normal'.

استطلاع الآراء: التطورات الإجمالية*

(بالنسبة المئوية)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|---------------------------|
| الصناعة | | | | | | | |
| تطور الآراء** | | | | | | | |
| 18 | -21 | -11 | 0 | -11 | -24 | -11 | الإنتاج |
| 4 | -29 | -11 | -4 | -14 | -24 | -11 | الطلب الاجمالي |
| 9 | -19 | -13 | -12 | -12 | -25 | -19 | الطلب من الخارج |
| 7 | -6 | -4 | 0 | -5 | -11 | -2 | عدد الموظفين |
| 18 | 4 | 0 | -2 | 2 | -4 | 9 | حجم الإستثمار |
| الوضع الحالي في آخر الفصل*** | | | | | | | |
| 1 | -9 | -2 | -3 | -11 | -11 | -6 | المخزون من السلع المصنعة |
| 0 | 0 | 5 | 3 | -3 | -7 | -5 | المخزون من المواد الأولية |
| -8 | -24 | -14 | -11 | -15 | -16 | -11 | الطلبات المسجلة |
| التجارة | | | | | | | |
| تطور الآراء** | | | | | | | |
| 0 | -27 | -4 | -12 | -5 | -12 | -13 | حجم المبيع |
| 11 | 1 | 2 | 0 | 1 | 1 | -2 | عدد الموظفين |
| الوضع الحالي في آخر الفصل*** | | | | | | | |
| 10 | -4 | 4 | 4 | -2 | 3 | -2 | المخزون من السلع |
| البناء والأشغال العامة | | | | | | | |
| تطور الآراء** | | | | | | | |
| -2 | -11 | -9 | -3 | -7 | -21 | -10 | مجمل الأعمال |
| 5 | -9 | -7 | 2 | -7 | -16 | -5 | بناء |
| -19 | -25 | -28 | -12 | -13 | -33 | -22 | أشغال عامة |
| -2 | -7 | -14 | -6 | -13 | -7 | -7 | حجم المشاريع |
| 46 | 52 | 35 | 44 | 32 | 34 | 37 | كلفة البناء |
| 6 | 11 | -1 | 0 | -6 | 1 | 1 | عدد الموظفين |
| 39% | 30% | 35% | 32% | 35% | 29% | 37% | حجم الإستثمار (% نعم) |

استطلاع الآراء: التطورات حسب المناطق*

(بالنسبة المئوية)

| Beirut & Mount-Leb | Q1-12 | | | Beirut & Mount-Leb | Q2-12 | | | |
|-------------------------------------|-------|-------|-------|--------------------|-------|-------|-------|---------------------------|
| | North | South | Bekaa | | North | South | Bekaa | |
| الصناعة | | | | | | | | |
| تطور الآراء** | | | | | | | | |
| -24 | -26 | -6 | -31 | -10 | -10 | 19 | -27 | الإنتاج |
| -29 | -11 | -16 | -31 | -13 | 0 | 23 | -28 | الطلب الاجمالي |
| -14 | -48 | -34 | -13 | -12 | -41 | -8 | -15 | الطلب من الخارج |
| -2 | -39 | 4 | -8 | 3 | -12 | 4 | -8 | عدد الموظفين |
| -11 | -31 | -17 | 39 | -5 | -10 | 42 | 34 | حجم الإستثمار |
| الوضع الحالي في آخر الفصل*** | | | | | | | | |
| -7 | -26 | -28 | 0 | -5 | -18 | -24 | 16 | المخزون من السلع المصنعة |
| -3 | -16 | -28 | -2 | -6 | -5 | -23 | 9 | المخزون من المواد الأولية |
| -20 | -32 | -9 | 4 | -19 | -26 | 28 | 5 | الطلبات المسجلة |
| التجارة | | | | | | | | |
| تطور الآراء** | | | | | | | | |
| 1 | 8 | -41 | -51 | -15 | 6 | -4 | -30 | حجم المبيع |
| 4 | -1 | -3 | -5 | 3 | -7 | 1 | -11 | عدد الموظفين |
| الوضع الحالي في آخر الفصل*** | | | | | | | | |
| 2 | -2 | -2 | 11 | -1 | -17 | 6 | 6 | المخزون من السلع |
| البناء والأشغال العامة | | | | | | | | |
| تطور الآراء** | | | | | | | | |
| -36 | 27 | -29 | -68 | -29 | 44 | -44 | -25 | مجمل الأعمال |
| -35 | 49 | -41 | -73 | -26 | 58 | -44 | -32 | بناء |
| -29 | -15 | 0 | -73 | -31 | 15 | -20 | -42 | أشغال عامة |
| -23 | 40 | -42 | -18 | -30 | 47 | -19 | -18 | حجم المشاريع |
| 28 | 73 | -30 | 5 | 30 | 75 | 0 | 4 | كلفة البناء |
| -11 | 51 | -47 | -27 | -20 | 57 | -44 | -7 | عدد الموظفين |
| 14% | 71% | 0% | 77% | 13% | 71% | 36% | 100% | حجم الإستثمار (% نعم) |

* تشكل حصيلة الآراء الفرق ما بين نسبة المؤسسات التي أجابت بالارتفاع أو التحسن وتلك التي اعتبرت أنّ الوضع إلى الانخفاض أو التراجع.

** تطور الآراء (بالنسبة للفترة نفسها من العام المنصرم).

*** الوضع الحالي في آخر الفصل بالنسبة إلى المعدل "العادي".

Sectorial Results

| INDUSTRY | Q3-11 | | | | Q4-11 | | | |
|--|--------------------|---------------|----------------|----------|--------------------|---------------|----------------|----------|
| | Intermediary Goods | Capital Goods | Consumer Goods | Durables | Intermediary Goods | Capital Goods | Consumer Goods | Durables |
| Evolution of Opinions* | | | | | | | | |
| Production | 15 | -17 | 1 | -20 | -10 | -14 | -9 | -29 |
| demand (total) | 8 | -18 | -2 | -27 | -13 | -22 | -12 | -34 |
| foreign demand | -2 | -11 | -14 | -24 | -22 | -5 | -4 | -19 |
| number of employees | 2 | 4 | 3 | -15 | -4 | -16 | -2 | -14 |
| volume of investments | -2 | -8 | 2 | -13 | -2 | -14 | 10 | -9 |
| Situation at the End of Quarter** | | | | | | | | |
| inventories of finished goods | 0 | -19 | 5 | -17 | -13 | -28 | -8 | -12 |
| inventories of raw materials | 7 | -7 | 3 | 0 | -2 | -16 | 1 | -6 |
| registered orders | 3 | -19 | -7 | -38 | -19 | -32 | -8 | -23 |

| COMMERCE | Q3-11 | | | Q4-11 | | |
|--|-----------|---------------|------------------------|-----------|---------------|------------------------|
| | Foodstuff | Non-Foodstuff | Inter-industrial Goods | Foodstuff | Non-Foodstuff | Inter-industrial Goods |
| Evolution of Opinions* | | | | | | |
| sales volume | 5 | -20 | -15 | 26 | -8 | -32 |
| number of employees | 1 | 0 | -4 | 2 | 1 | -1 |
| Situation at the End of Quarter** | | | | | | |
| inventories of finished goods | 13 | 5 | -7 | 2 | 2 | -13 |

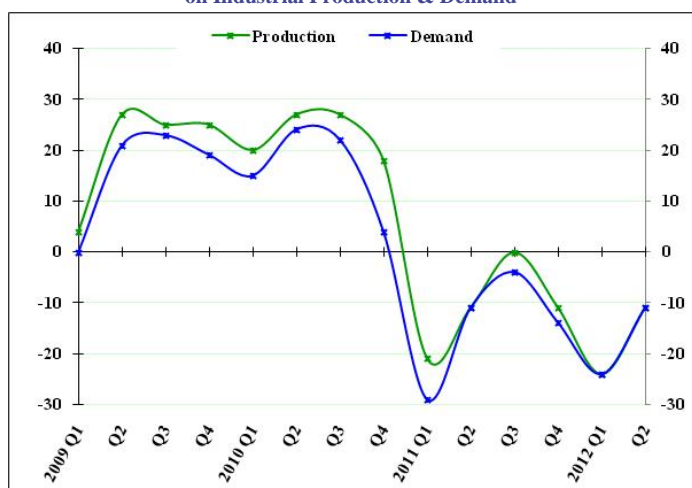
| CONSTRUCTION AND PUBLIC WORK | Q3-11 | | Q4-11 | |
|-------------------------------|--------------|--------------|--------------|--------------|
| | Construction | Public Works | Construction | Public Works |
| Evolution of Opinions* | | | | |
| general activity | 2 | -12 | -7 | -13 |
| portfolio of projects | -5 | -8 | -12 | -14 |
| construction costs | 45 | 39 | 36 | 34 |
| number of employees | 2 | -5 | -4 | -7 |
| investments (% of yes) | 31% | 31% | 35% | 34% |

* Evolution of opinions on the quarter (compared to the same quarter of the previous year).

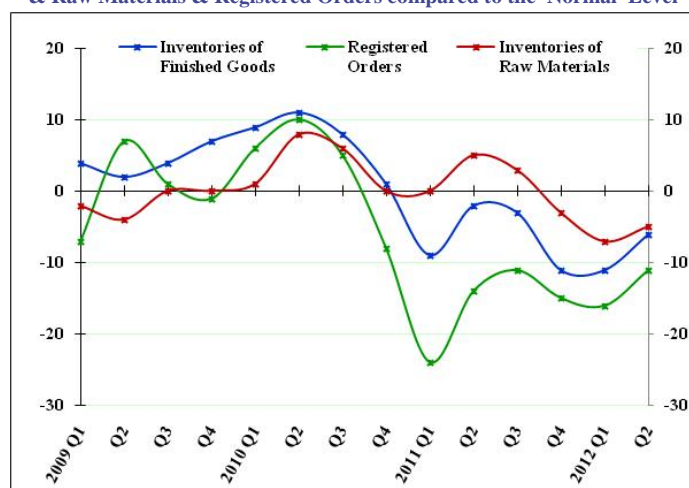
** Situation at the end of quarter compared to level judged as 'normal'.

Evolution of opinions 2009-2012

Evolution of Opinions
on Industrial Production & Demand



Evolution of Opinions on Levels of Inventories of Finished Goods & Raw Materials & Registered Orders compared to the 'Normal' Level



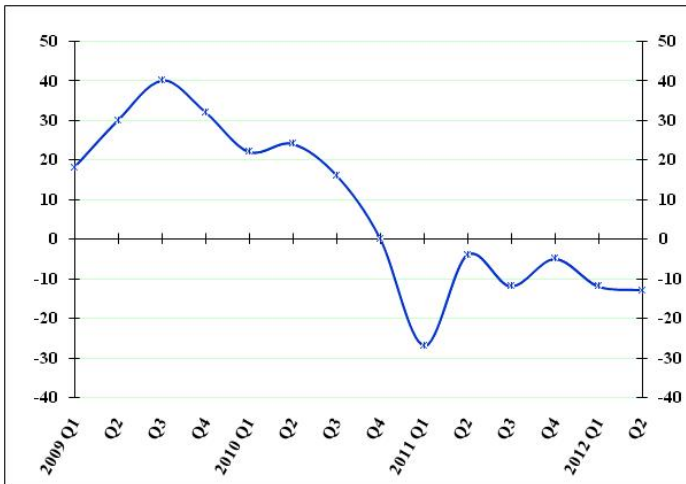
التطورات حسب القطاعات

| Q1-12 | | | | Q2-12 | | | | |
|------------------|--------------------|----------------------|------------------|------------------|--------------------|----------------------|------------------|-----------------------------|
| السلع الوسيطة | السلع الانتاجية | السلع الاستهلاكية | السلع المعصرة | السلع الوسيطة | السلع الانتاجية | السلع الاستهلاكية | السلع المعصرة | |
| -28 | -34 | -13 | -52 | -20 | -6 | -6 | -30 | الصناعة |
| -29 | -30 | -13 | -51 | -16 | -9 | -6 | -25 | تطور الآراء* |
| -33 | -32 | -14 | -26 | -31 | -7 | -13 | -21 | الإنتاج |
| -9 | -9 | -6 | -33 | -5 | 5 | -1 | -10 | الطلب الإجمالي |
| 2 | -22 | 3 | -30 | 13 | 8 | 6 | 1 | الطلب من الخارج |
| | | | | | | | | عدد الموظفين |
| | | | | | | | | حجم الاستثمار |
| | | | | | | | | الوضع الحالي في آخر الفصل** |
| -11 | -28 | -4 | -25 | -13 | -10 | 1 | -10 | المخزون من السلع المصنعة |
| -3 | -18 | -3 | -19 | -9 | -13 | 3 | -5 | المخزون من المواد الأولية |
| -8 | -45 | -8 | -43 | -11 | -10 | -8 | -29 | الطلبات المسجلة |
| | | | | | | | | التجارة |
| | | | | | | | | تطور الآراء* |
| | | | | | | | | حجم المبيع |
| 15 | -22 | -20 | | 7 | -21 | -17 | | عدد الموظفين |
| 0 | 1 | -1 | | 2 | -6 | 2 | | الوضع الحالي في آخر الفصل** |
| | | | | | | | | المخزون من السلع |
| 1 | 7 | -1 | | 7 | 3 | -20 | | |
| | | | | | | | | البناء والأشغال العامة |
| | | | | | | | | تطور الآراء* |
| | | | | | | | | مجمّل الأعمال |
| بناء | أشغال عامة | | | بناء | أشغال عامة | | | حجم المشاريع |
| -16 | -33 | | | -5 | -22 | | | كلفة البناء |
| -4 | -12 | | | -5 | -14 | | | عدد الموظفين |
| 36 | 32 | | | 38 | 27 | | | حجم الاستثمار (% نعم) |
| 3 | -7 | | | 3 | -8 | | | |
| 30% | 27% | | | 38% | 36% | | | |

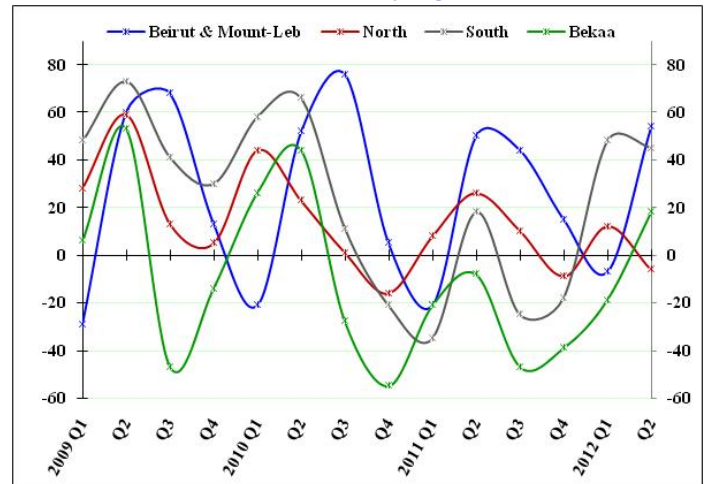
* تطور الآراء (بالنسبة للفترة نفسها من العام المنصرم).
** الوضع الحالي في آخر الفصل بالنسبة إلى المعدل "العادي".

Evolution of opinions 2009-2012

Evolution of Opinions
on Sales Volume in the Commercial Sector



Evolution of Opinions
on Sales Volume by Region





مصرف لبنان
BANQUE DU LIBAN

STATISTICAL ANNEX

Second Quarter 2012



STATISTICAL ANNEX

SECOND QUARTER - 2012

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1 MAIN ECONOMIC INDICATORS

(Year-on-year changes in %)

| | Q4-09 | Q1-10 | Q2-10 | Q3-10 | Q4-10 | Q1-11 | Q2-11 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Coincident Indicator [1] | | | | | | | |
| Index | 238.9 | 251.5 | 253.4 | 236.4 | 256.7 | 250.2 | 263.4 |
| Year-on-year changes | 15.67% | 18.10% | 9.68% | 7.15% | 7.45% | -0.52% | 3.96% |
| Cleared Cheques in LBP [1] | | | | | | | |
| (in millions) | 4,539,726 | 4,885,402 | 4,880,095 | 5,208,774 | 5,399,829 | 5,544,755 | 5,218,242 |
| Year-on-year changes | 23.24% | 22.77% | 24.29% | 20.65% | 18.95% | 13.50% | 6.93% |
| Cleared Cheques in Foreign Currencies [1] | | | | | | | |
| (in millions of USD) | 13,107 | 13,662 | 13,883 | 13,411 | 12,943 | 13,304 | 13,695 |
| Year-on-year changes | 23.02% | 43.00% | 33.68% | 9.65% | -1.25% | -2.62% | -1.35% |
| Requests for Information at the "Centrale des Risques" [1] | | | | | | | |
| Total | 46,379 | 51,265 | 49,831 | 44,501 | 43,173 | 51,059 | 57,494 |
| Year-on-year changes | 32.31% | 20.60% | 12.83% | -3.72% | -6.91% | -0.40% | 15.38% |
| Construction Permits [2] | | | | | | | |
| (in square meters) | 5,234,038 | 3,787,267 | 4,629,031 | 4,728,933 | 4,462,772 | 3,722,048 | 5,129,470 |
| Year-on-year changes | -32.25% | 67.50% | 15.33% | 67.04% | -14.74% | -1.72% | 10.81% |
| Cement Deliveries [3] | | | | | | | |
| (in tons) | 1,222,812 | 1,109,314 | 1,477,599 | 1,281,526 | 1,358,181 | 1,035,317 | 1,626,101 |
| Year-on-year changes | 11.10% | 17.72% | 3.65% | -1.93% | 11.07% | -6.67% | 10.05% |
| Collected Real Estate Fees [4] | | | | | | | |
| (in millions of LBP) | 246,687 | 208,760 | 253,029 | 220,693 | 241,519 | 208,315 | 208,461 |
| Year-on-year changes | 32.71% | 83.66% | 89.69% | 28.20% | -2.10% | -0.21% | -17.61% |
| Total Imports (c.i.f.) [5] | | | | | | | |
| (in millions of LBP) | 6,411,446 | 6,612,995 | 6,325,566 | 6,949,255 | 7,201,640 | 6,903,754 | 7,012,561 |
| Year-on-year changes | -0.96% | 35.34% | -8.62% | 10.79% | 12.32% | 4.40% | 10.86% |
| Total Exports (f.o.b.) [5] | | | | | | | |
| (in millions of LBP) | 1,553,421 | 1,440,757 | 1,555,818 | 1,358,284 | 1,557,394 | 1,439,875 | 1,753,075 |
| Year-on-year changes | 23.33% | 4.23% | 33.77% | 17.53% | 0.26% | -0.06% | 12.68% |
| Trade Balance [5] | | | | | | | |
| (in millions of LBP) | (4,858,025) | (5,172,238) | (4,769,748) | (5,590,971) | (5,644,246) | (5,463,879) | (5,259,486) |
| Year-on-year changes | -6.82% | 47.61% | -17.18% | 9.27% | 16.18% | 5.64% | 10.27% |
| Electricity Production (EDL network) [6] | | | | | | | |
| (in millions of kWh) | 2,970 | 3,120 | 2,891 | 3,459 | 2,988 | 3,017 | 3,094 |
| Year-on-year changes | 4.26% | 13.45% | -0.69% | 5.27% | 0.59% | -3.31% | 6.99% |
| Imports of Petroleum Derivatives* [7] | | | | | | | |
| (in metric tons) | 1,144,370 | 1,375,480 | 1,221,420 | 1,618,987 | 1,283,294 | 1,404,992 | 1,292,304 |
| Year-on-year changes | -0.19% | -5.86% | -6.84% | 25.47% | 12.14% | 2.15% | 5.80% |
| Freight at the Port of Beirut [8] | | | | | | | |
| Total (tons) | 1,587,945 | 1,597,731 | 1,772,901 | 1,511,240 | 1,589,722 | 1,600,730 | 1,737,874 |
| Year-on-year changes | 16.47% | 3.38% | 6.74% | -11.08% | 0.11% | 0.19% | -1.98% |
| Freight incoming (tons) | 1,377,222 | 1,349,629 | 1,506,232 | 1,280,870 | 1,368,043 | 1,368,533 | 1,462,207 |
| Freight outgoing (tons) | 161,661 | 213,524 | 219,274 | 200,336 | 186,951 | 182,263 | 232,187 |
| Transit & free zone (tons) | 49,062 | 34,578 | 47,395 | 30,034 | 34,728 | 49,934 | 43,480 |
| Flow of Passengers (B.I.A.) [9] | | | | | | | |
| Total | 1,199,605 | 1,073,157 | 1,356,401 | 1,812,959 | 1,310,229 | 1,024,744 | 1,404,360 |
| Year-on-year changes | 12.09% | 21.14% | 12.88% | 6.75% | 9.22% | -4.51% | 3.54% |
| Arrival | 602,032 | 512,246 | 738,891 | 848,163 | 660,174 | 489,705 | 758,472 |
| Year-on-year changes | 12.29% | 23.14% | 9.36% | 6.22% | 9.66% | -4.40% | 2.65% |
| Departure | 588,939 | 551,530 | 606,699 | 955,888 | 638,844 | 520,213 | 632,482 |
| Year-on-year changes | 12.11% | 19.47% | 17.28% | 7.07% | 8.47% | -5.68% | 4.25% |
| Transit | 8,634 | 9,381 | 10,811 | 8,908 | 11,211 | 14,826 | 13,406 |
| Year-on-year changes | -1.89% | 14.33% | 25.62% | 25.61% | 29.85% | 58.04% | 24.00% |

Sources: [1] BDL, [2] Association of Engineers (Beirut, Tripoli), [3] Cement Companies, [4] Ministry of Finance, [5] Customs Council, [6] EDL, [7] General Directorate of Petroleum, [8] Port of Beirut, [9] Beirut International Airport

* Include imports of public and private sectors.

١ مؤشرات اقتصادية رئيسية

(التغيرات السنوية، بالنسب المئوية)

| Q3-11 | Q4-11 | Q1-12 | Apr-12 | May-12 | Jun-12 | Q2-12 | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---|
| 247.3 | 261.9 | 259.5 | 273.7 | 265.3 | 261.0 | 266.7 | المؤشر الاقتصادي العام [١] |
| 4.61% | 2.01% | 3.73% | 1.41% | 2.63% | -0.31% | 1.24% | المؤشر نسبة التغير (%) |
| 5,224,182 | 5,494,496 | 5,411,504 | 1,740,009 | 1,792,740 | 1,933,616 | 5,466,365 | مقاصة الشكايات باليرة اللبنانية [١] |
| 0.30% | 1.75% | -2.40% | -0.53% | 3.89% | 10.91% | 4.75% | (بملايين الليرات اللبنانية) نسبة التغير (%) |
| 16,130 | 14,720 | 13,777 | 4,284 | 4,743 | 4,765 | 13,792 | مقاصة الشكايات بالعملة الأجنبية [١] |
| 20.28% | 13.73% | 3.56% | -4.54% | 5.54% | 1.09% | 0.71% | (بملايين الدولارات) نسبة التغير (%) |
| 51,459 | 50,210 | 62,221 | 18,742 | 23,162 | 23,387 | 65,291 | طلبات الاستعلام |
| 15.64% | 16.30% | 21.86% | 2.85% | 19.91% | 17.19% | 13.56% | لدى مركزية المخاطر [١] |
| 3,617,050 | 3,996,199 | 3,603,581 | 1,153,253 | 1,451,026 | 1,370,350 | 3,974,629 | المجموع |
| -23.51% | -10.45% | -3.18% | -25.86% | -18.52% | -23.58% | -22.51% | نسبة التغير (%) |
| 1,502,642 | 1,385,709 | 992,092 | 520,283 | 562,429 | 511,973 | 1,594,685 | رخص البناء [٢] |
| 17.25% | 2.03% | -4.18% | -0.05% | 8.04% | -12.48% | -1.93% | (بالمئات الربيعة) نسبة التغير (%) |
| 219,339 | 273,156 | 223,772 | 63,688 | 71,347 | 85,175 | 220,210 | الإسمنت المسلم [٣] |
| -0.61% | 13.10% | 7.42% | 0.59% | -0.12% | 15.55% | 5.64% | (بالطن) نسبة التغير (%) |
| 7,807,850 | 8,674,486 | 9,010,643 | 2,334,108 | 2,480,680 | 2,583,047 | 7,397,834 | الرسوم العقارية المستوفاة [٤] |
| 12.36% | 20.45% | 30.52% | 3.13% | 4.24% | 9.01% | 5.49% | (بملايين الليرات اللبنانية) نسبة التغير (%) |
| 1,678,141 | 1,561,221 | 1,739,735 | 480,483 | 534,774 | 520,156 | 1,535,413 | مجموع المستوردات (سيف) [٥] |
| 23.55% | 0.25% | 20.83% | -15.03% | -5.83% | -16.06% | -12.42% | (بملايين الليرات اللبنانية) نسبة التغير (%) |
| (6,129,709) | (7,113,265) | (7,270,908) | (1,853,624) | (1,945,906) | (2,062,891) | (5,862,421) | مجموع الصادرات (فوب) [٥] |
| 9.64% | 26.03% | 33.07% | 9.18% | 7.39% | 17.89% | 11.46% | (بملايين الليرات اللبنانية) نسبة التغير (%) |
| 3,429 | 2,857 | 2,963 | 912 | 876 | 840 | 2,628 | انتاج الطاقة الكهربائية (شبكة مؤسسة كهرباء لبنان) [٦] |
| -0.87% | -4.38% | -1.80% | -9.70% | -13.61% | -21.44% | -15.04% | (مليون ك.و.س) نسبة التغير (%) |
| 1,554,912 | 1,621,384 | 1,535,770 | 504,907 | 347,581 | 365,032 | 1,217,520 | استيراد المشتقات النفطية* [٧] |
| -3.96% | 26.35% | 9.31% | 18.10% | -7.10% | -25.60% | -5.79% | (بالطن المترى) نسبة التغير (%) |
| 1,803,016 | 1,683,689 | 1,674,822 | 634,232 | 605,458 | 645,507 | 1,885,197 | حركة النقل البحري في مرفأ بيروت [٨] |
| 19.31% | 5.91% | 4.63% | 20.99% | 4.04% | 2.18% | 8.48% | المجموع (طن) نسبة التغير (%) |
| 1,597,291 | 1,450,934 | 1,443,452 | 550,002 | 519,268 | 567,224 | 1,636,494 | الحمولة المفرغة (طن) |
| 182,580 | 201,052 | 190,828 | 72,333 | 75,060 | 67,689 | 215,082 | الحمولة المشحونة (طن) |
| 23,145 | 31,703 | 40,542 | 11,897 | 11,130 | 10,594 | 33,621 | ترانزيت ومنطقة حرة (طن) |
| 1,859,709 | 1,365,334 | 1,242,379 | 523,833 | 443,328 | 549,163 | 1,516,324 | حركة المسافرين في مطار بيروت الدولي [٩] |
| 2.58% | 4.21% | 21.24% | 12.32% | 5.52% | 6.04% | 7.97% | المجموع نسبة التغير (%) |
| 874,103 | 692,945 | 594,869 | 256,329 | 229,138 | 316,551 | 802,018 | ١ - القادمون |
| 3.06% | 4.96% | 21.47% | 8.27% | 5.94% | 3.64% | 5.74% | نسبة التغير (%) |
| 969,365 | 658,749 | 632,048 | 262,394 | 209,432 | 228,828 | 700,654 | ٢ - المغادرون |
| 1.41% | 3.12% | 21.50% | 16.74% | 4.80% | 10.08% | 10.78% | نسبة التغير (%) |
| 16,241 | 13,640 | 15,462 | 5,110 | 4,758 | 3,784 | 13,652 | ٣ - العابرون (ترانزيت) |
| 82.32% | 21.67% | 4.29% | 5.38% | 18.83% | -16.89% | 1.83% | نسبة التغير (%) |

المصدر: [١] مصرف لبنان، [٢] نقابة المهندسين في بيروت وطرابلس، [٣] شركات الترابية، [٤] وزارة المالية، [٥] إدارة الجمارك العامة، [٦] مؤسسة كهرباء لبنان، [٧] المديرية العامة للنفط، [٨] مرفأ بيروت، [٩] مطار بيروت الدولي
* يتضمن الاستيراد من قبل القطاعين العام والخاص.

2 BANKING AND FINANCIAL SYSTEM STRUCTURE

2.1 Banking and financial system structure

(End of period)

| | Dec-00 | Dec-01 | Dec-02 | Dec-03 | Dec-04 | Dec-05 | Dec-06 |
|--|------------|------------|------------|------------|------------|------------|------------|
| COMMERCIAL BANKS | | | | | | | |
| Total Number | 62 | 60 | 53 | 52 | 53 | 54 | 54 |
| <i>o/w foreign banks</i> | <i>15</i> | <i>14</i> | <i>11</i> | <i>10</i> | <i>10</i> | <i>10</i> | <i>10</i> |
| Number of Branches | 753 | 780 | 787 | 809 | 799 | 825 | 830 |
| <i>o/w foreign banks</i> | <i>50</i> | <i>48</i> | <i>41</i> | <i>40</i> | <i>38</i> | <i>38</i> | <i>34</i> |
| Distribution of Branches by Region* | | | | | | | |
| Beirut & Suburbs | 430 | 437 | 438 | 447 | 436 | 449 | 454 |
| Mount Lebanon | 128 | 138 | 138 | 144 | 141 | 147 | 147 |
| North Lebanon | 74 | 75 | 79 | 80 | 77 | 82 | 82 |
| South Lebanon | 72 | 80 | 82 | 83 | 86 | 86 | 85 |
| Bekaa | 49 | 50 | 50 | 55 | 59 | 61 | 62 |
| Lebanese banks' branches abroad ** | 12 | 16 | 17 | 17 | 19 | 21 | 26 |
| INVESTMENT BANKS | | | | | | | |
| Total Number | 7 | 8 | 8 | 9 | 10 | 10 | 9 |
| Number of Branches | 10 | 10 | 10 | 11 | 12 | 12 | 14 |
| FINANCIAL INSTITUTIONS | | | | | | | |
| Total Number | 26 | 28 | 26 | 28 | 29 | 33 | 38 |
| Number of Branches | 30 | 32 | 30 | 32 | 33 | 37 | 43 |
| FINANCIAL INTERMEDIARIES | | | | | | | |
| Total Number | 5 | 5 | 5 | 7 | 9 | 9 | 9 |
| LEASING COMPANIES | | | | | | | |
| Total Number | 0 | 3 | 3 | 3 | 3 | 3 | 3 |

* Basic Circular no 85.

** Including offshore banking unit (OBU) and four branches under liquidation.

٢ هيكلية الجهاز المصرفي والمالي

١.٢ هيكلية الجهاز المصرفي والمالي

(نهاية الفترة)

| Dec-07 | Dec-08 | Dec-09 | Dec-10 | Dec-11 | Mar-12 | Jun-12 | |
|--------|--------|--------|--------|--------|--------|--------|------------------------------------|
| | | | | | | | المصارف التجارية |
| 54 | 53 | 53 | 54 | 54 | 54 | 54 | العدد الإجمالي |
| 10 | 9 | 9 | 11 | 12 | 12 | 12 | منها: مصارف أجنبية |
| 847 | 861 | 885 | 912 | 948 | 941 | 942 | عدد الفروع |
| 34 | 29 | 30 | 31 | 31 | 31 | 30 | منها: مصارف أجنبية |
| | | | | | | | توزيع الفروع حسب المحافظات* |
| 458 | 469 | 481 | 495 | 507 | 500 | 500 | بيروت وضواحيها |
| 150 | 154 | 160 | 166 | 178 | 179 | 180 | جبل لبنان |
| 83 | 86 | 88 | 92 | 97 | 97 | 97 | لبنان الشمالي |
| 91 | 91 | 93 | 95 | 100 | 101 | 101 | لبنان الجنوبي |
| 65 | 61 | 63 | 64 | 66 | 64 | 64 | البقاع |
| 32 | 34 | 36 | 40 | 42 | 45 | 48 | فروع المصارف اللبنانية في الخارج** |
| | | | | | | | مصارف الأعمال |
| 12 | 12 | 12 | 13 | 15 | 16 | 16 | العدد الإجمالي |
| 17 | 17 | 17 | 18 | 20 | 21 | 21 | عدد الفروع |
| | | | | | | | المؤسسات المالية |
| 43 | 45 | 47 | 50 | 53 | 53 | 53 | العدد الإجمالي |
| 48 | 50 | 52 | 55 | 58 | 58 | 58 | عدد الفروع |
| | | | | | | | مؤسسات الوساطة المالية |
| 10 | 11 | 11 | 11 | 14 | 13 | 13 | العدد الإجمالي |
| | | | | | | | شركات الإيجار التمويلي |
| 2 | 2 | 2 | 2 | 2 | 2 | 2 | العدد الإجمالي |

* تعميم أساسي رقم ٨٥.
** تتضمن الوحدات المصرفية أوفشور وأربعة فروع قيد التصفية.

3 MONETARY AND FINANCIAL STATISTICS

3.1 Monetary Statistics

3.1.1 Balance sheet of Banque du Liban

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
| Gold | 19,612,511 | 19,925,043 | 21,325,321 | 21,381,626 | 20,998,330 | 22,719,065 | 23,870,902 |
| Foreign Currencies | 43,111,097 | 43,025,124 | 43,347,585 | 42,877,531 | 42,714,253 | 46,155,106 | 46,453,648 |
| Claims on Private Sector | 349,876 | 353,141 | 353,422 | 356,675 | 350,951 | 371,145 | 380,096 |
| Loans to Commercial Banks | 1,122,310 | 1,747,208 | 1,753,767 | 1,748,592 | 1,885,800 | 2,027,606 | 2,047,775 |
| Loans to Investment Banks & Financial Institutions | 13,993 | 17,493 | 13,993 | 13,993 | 13,993 | 53,143 | 51,680 |
| Loans to Public Sector | 218,131 | 206,355 | 177,433 | 178,194 | 178,930 | 167,255 | 139,197 |
| Securities Portfolio | 17,681,206 | 18,377,354 | 18,195,147 | 18,174,274 | 19,261,838 | 19,595,296 | 19,739,843 |
| Fixed Assets | 403,923 | 375,090 | 354,889 | 353,789 | 354,357 | 348,127 | 350,994 |
| Unclassified Assets | 11,867,765 | 13,044,938 | 13,406,614 | 13,736,192 | 13,913,891 | 15,242,837 | 15,815,933 |
| ASSETS = LIABILITIES | 94,380,812 | 97,071,746 | 98,928,171 | 98,820,866 | 99,672,343 | 106,679,580 | 108,850,068 |
| Currency in Circulation outside BDL | 3,088,267 | 3,020,052 | 3,122,907 | 3,110,631 | 3,132,501 | 3,104,225 | 3,086,118 |
| Commercial Banks Deposits | 57,365,933 | 60,655,918 | 61,006,373 | 60,738,921 | 63,091,851 | 65,545,739 | 67,357,025 |
| Investment Banks & Financial Institutions Deposits | 2,193,162 | 1,798,853 | 1,897,520 | 1,857,504 | 960,063 | 921,857 | 1,028,218 |
| Private Sector Deposits | 45,181 | 24,105 | 40,183 | 39,212 | 40,662 | 41,502 | 47,654 |
| Public Sector Deposits | 9,311,680 | 8,165,554 | 7,999,027 | 7,956,855 | 7,964,409 | 10,302,448 | 9,310,733 |
| Valuation Adjustment | 11,170,196 | 11,595,162 | 13,058,215 | 13,074,867 | 12,698,685 | 14,337,034 | 15,471,364 |
| Securities other than Shares | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 |
| Foreign Liabilities | 352,586 | 352,588 | 352,041 | 351,809 | 337,189 | 336,951 | 341,301 |
| Special Long Term Liabilities | 2,503,037 | 2,503,038 | 2,503,430 | 2,502,615 | 2,502,941 | 2,502,998 | 2,502,720 |
| Capital Accounts | 4,279,305 | 4,279,348 | 4,211,104 | 4,211,100 | 4,211,096 | 4,211,083 | 4,211,076 |
| Unclassified Liabilities | 1,056,465 | 1,662,128 | 1,722,371 | 1,962,352 | 1,717,946 | 2,360,743 | 2,478,859 |

٣ إحصاءات نقدية ومالية

١.٣ إحصاءات نقدية

١.١.٣ ميزانية مصرف لبنان

(نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--|
| 21,709,035 | 24,164,248 | 24,816,006 | 23,116,681 | 23,128,499 | 21,785,222 | 21,839,025 | ذهب |
| 46,453,416 | 46,348,450 | 46,376,683 | 46,719,276 | 47,878,203 | 44,574,633 | 44,108,865 | عملات أجنبية |
| 380,137 | 361,708 | 359,454 | 355,670 | 358,121 | 362,012 | 361,225 | سلفات للقطاع الخاص |
| 2,047,185 | 2,071,225 | 2,070,717 | 2,089,711 | 2,088,956 | 2,083,408 | 2,254,536 | سلفات للمصارف التجارية |
| 51,680 | 51,680 | 51,680 | 51,680 | 51,681 | 51,680 | 51,680 | سلفات للمؤسسات المالية ولمصارف الأعمال |
| 139,791 | 127,014 | 127,523 | 128,067 | 96,743 | 97,158 | 97,559 | قروض للقطاع العام |
| 19,846,910 | 19,990,670 | 20,679,030 | 21,565,703 | 21,915,678 | 24,938,340 | 25,956,300 | محفظة الأوراق المالية |
| 357,665 | 358,738 | 358,268 | 359,380 | 383,587 | 385,672 | 386,340 | قيم ثابتة |
| 14,986,466 | 14,800,241 | 15,310,310 | 15,627,449 | 16,141,753 | 16,632,577 | 17,044,276 | موجودات غير مصنفة |
| 105,972,285 | 108,273,974 | 110,149,671 | 110,013,617 | 112,043,221 | 110,910,702 | 112,099,806 | الموجودات = المطلوبات |
| 3,283,296 | 3,111,540 | 3,083,644 | 3,095,831 | 3,150,519 | 3,137,608 | 3,185,375 | النقد المتداول خارج مصرف لبنان |
| 68,787,881 | 69,615,794 | 70,793,690 | 72,297,123 | 73,538,402 | 73,483,768 | 74,050,863 | ودائع المصارف التجارية |
| 963,819 | 928,934 | 949,307 | 927,667 | 989,398 | 1,000,239 | 1,034,185 | ودائع المؤسسات المالية ومصارف الأعمال |
| 42,417 | 40,780 | 41,053 | 51,684 | 50,226 | 40,603 | 42,038 | ودائع القطاع الخاص |
| 7,984,647 | 7,744,156 | 7,697,421 | 7,705,214 | 8,642,044 | 8,830,076 | 9,234,289 | ودائع القطاع العام |
| 13,284,690 | 15,775,063 | 16,461,823 | 14,751,234 | 14,756,460 | 13,290,870 | 13,372,100 | فروقات القطع |
| 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | 3,015,000 | أوراق مالية غير الأسهم |
| 328,832 | 328,023 | 327,468 | 327,468 | 327,466 | 327,332 | 326,774 | إلتزامات خارجية |
| 2,503,319 | 2,503,917 | 2,351,970 | 2,352,617 | 2,353,243 | 2,351,993 | 2,352,578 | إلتزامات أخرى طويلة الأجل |
| 4,555,767 | 4,555,763 | 4,555,759 | 4,555,755 | 4,555,751 | 4,495,261 | 4,495,257 | أموال خاصة |
| 1,222,617 | 655,004 | 872,536 | 934,024 | 664,712 | 937,952 | 991,347 | مطلوبات غير مصنفة |

3.1.2 Consolidated balance sheet of commercial banks

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Reserves | 61,153,514 | 63,352,496 | 64,358,506 | 63,885,262 | 65,561,775 | 67,907,855 | 70,769,223 |
| - Vault Cash | 375,363 | 428,209 | 376,177 | 437,391 | 436,293 | 450,040 | 478,154 |
| - Deposits with Banque du Liban | 60,778,151 | 62,924,287 | 63,982,329 | 63,447,871 | 65,125,482 | 67,457,815 | 70,291,069 |
| Claims on Private Sector | 45,702,082 | 46,658,294 | 47,233,192 | 48,265,938 | 48,766,412 | 49,951,562 | 51,021,158 |
| - In Lebanese Pounds | 10,381,596 | 10,844,820 | 11,089,703 | 11,400,237 | 11,644,700 | 12,248,080 | 12,687,618 |
| - In Foreign Currencies | 35,320,486 | 35,813,474 | 36,143,489 | 36,865,701 | 37,121,712 | 37,703,482 | 38,333,540 |
| Claims on Public Sector | 44,192,258 | 42,564,057 | 42,792,593 | 42,709,915 | 41,676,420 | 45,025,831 | 44,438,373 |
| - Treasury Bills in LBP | 26,488,999 | 24,848,410 | 24,889,796 | 24,701,069 | 23,593,607 | 25,838,919 | 25,149,929 |
| - Treasury Bills in Foreign Currencies | 17,625,999 | 17,630,812 | 17,814,990 | 17,926,913 | 18,000,995 | 19,098,430 | 19,188,309 |
| - Other Claims | 77,260 | 84,835 | 87,807 | 81,933 | 81,818 | 88,482 | 100,135 |
| Foreign Assets | 38,783,942 | 41,312,210 | 41,990,972 | 41,838,216 | 42,746,902 | 39,568,344 | 37,502,750 |
| - Claims on Non Resident Private Sector | 6,954,271 | 8,266,000 | 8,256,866 | 8,184,573 | 7,397,215 | 8,482,102 | 8,678,146 |
| - Claims on Non Resident Financial Sector | 23,884,534 | 25,124,013 | 25,856,572 | 25,604,213 | 27,182,044 | 22,504,249 | 20,205,783 |
| - Other Foreign Assets | 7,945,137 | 7,922,197 | 7,877,534 | 8,049,430 | 8,167,643 | 8,581,993 | 8,618,821 |
| Fixed Assets | 4,187,602 | 5,465,005 | 4,901,266 | 4,907,386 | 5,013,523 | 5,058,042 | 5,158,435 |
| Unclassified Assets | 335,294 | 372,412 | 422,977 | 460,672 | 395,226 | 1,160,328 | 1,304,766 |
| ASSETS = LIABILITIES | 194,354,692 | 199,724,474 | 201,699,506 | 202,067,389 | 204,160,258 | 208,671,962 | 210,194,705 |
| Resident Private Sector Deposits | 133,743,436 | 135,382,081 | 137,284,994 | 137,271,206 | 138,053,908 | 140,160,617 | 141,197,005 |
| - Demand Deposits in LBP | 2,950,802 | 3,076,526 | 3,046,889 | 3,064,399 | 3,081,525 | 3,103,795 | 3,334,220 |
| - Time & Saving Deposits in LBP | 52,085,848 | 49,088,466 | 49,440,515 | 49,164,081 | 49,114,815 | 50,730,586 | 51,615,038 |
| - Deposits in Foreign Currencies | 78,706,786 | 83,217,089 | 84,797,590 | 85,042,726 | 85,857,568 | 86,326,236 | 86,247,747 |
| Public Sector Deposits | 2,107,390 | 2,363,583 | 2,384,669 | 2,621,143 | 2,482,839 | 2,574,723 | 2,680,194 |
| Non Resident Private Sector Deposits | 27,866,183 | 27,646,592 | 28,438,746 | 29,264,286 | 30,005,893 | 30,777,748 | 30,876,118 |
| - In Lebanese Pounds | 4,373,604 | 3,489,767 | 3,576,742 | 3,647,589 | 3,656,230 | 3,849,890 | 3,964,469 |
| - In Foreign Currencies | 23,492,579 | 24,156,825 | 24,862,004 | 25,616,697 | 26,349,663 | 26,927,858 | 26,911,649 |
| Non Resident Financial Sector Deposits | 6,784,695 | 9,774,630 | 10,233,282 | 9,387,421 | 8,592,908 | 9,868,812 | 9,821,959 |
| Bonds | 411,826 | 263,895 | 265,195 | 280,071 | 639,004 | 736,924 | 689,785 |
| Capital Accounts | 13,901,002 | 14,342,167 | 15,071,714 | 15,755,054 | 15,608,533 | 15,642,705 | 15,841,360 |
| - Tier I | 13,065,577 | 13,501,575 | 14,307,403 | 14,973,701 | 14,902,899 | 14,804,445 | 15,027,373 |
| - Tier II | 835,425 | 840,592 | 764,311 | 781,353 | 705,634 | 838,260 | 813,987 |
| Unclassified Liabilities | 9,540,160 | 9,951,526 | 8,020,906 | 7,488,208 | 8,777,173 | 8,910,433 | 9,088,284 |

٢٠١٣ الميزانية الموحدة للمصارف التجارية
(نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| 71,535,365 | 72,921,271 | 74,228,912 | 75,543,846 | 76,833,388 | 76,705,050 | 77,180,067 | الموفورات |
| 392,308 | 467,644 | 469,605 | 425,521 | 423,058 | 446,576 | 432,876 | - أوراق نقدية ونقود صغيرة |
| 71,143,057 | 72,453,627 | 73,759,307 | 75,118,325 | 76,410,330 | 76,258,474 | 76,747,191 | - ودائع لدى مصرف لبنان |
| 51,594,421 | 52,256,196 | 52,135,703 | 52,943,672 | 53,781,915 | 54,069,244 | 54,528,758 | ديون على القطاع الخاص |
| 12,820,497 | 13,016,371 | 13,124,012 | 13,329,444 | 13,535,127 | 13,671,602 | 13,794,626 | - بالليرة |
| 38,773,924 | 39,239,825 | 39,011,691 | 39,614,228 | 40,246,788 | 40,397,642 | 40,734,132 | - بالعملة الأجنبية |
| 44,055,065 | 43,872,768 | 43,828,153 | 43,441,606 | 43,719,689 | 43,959,182 | 44,265,835 | ديون على القطاع العام |
| 24,849,293 | 24,803,022 | 24,651,561 | 24,472,457 | 24,043,901 | 24,601,104 | 24,819,294 | - سندات الخزينة بالليرة |
| 19,100,155 | 18,970,828 | 19,080,633 | 18,869,858 | 19,577,162 | 19,252,402 | 19,337,050 | - سندات الخزينة بالعملة الأجنبية |
| 105,617 | 98,918 | 95,959 | 99,291 | 98,626 | 105,676 | 109,491 | - ديون أخرى |
| 38,436,316 | 39,614,797 | 40,174,688 | 39,635,091 | 37,420,938 | 37,074,711 | 37,170,202 | ديون على الخارج |
| 7,763,934 | 8,808,690 | 8,841,945 | 8,859,483 | 9,027,773 | 9,079,510 | 8,339,706 | - غير مقيمين |
| 22,054,481 | 22,184,087 | 22,628,973 | 21,813,382 | 19,444,458 | 19,017,552 | 20,037,206 | - قطاع مالي غير مقيم |
| 8,617,901 | 8,622,020 | 8,703,770 | 8,962,226 | 8,948,707 | 8,977,649 | 8,793,290 | - موجودات خارجية أخرى |
| 5,130,838 | 5,169,478 | 5,132,633 | 5,153,685 | 5,168,177 | 5,146,254 | 5,175,643 | القيم الثابتة |
| 1,166,195 | 1,514,480 | 1,746,720 | 1,457,897 | 1,220,333 | 1,421,056 | 1,619,007 | موجودات غير مصنفة |
| 211,918,200 | 215,348,990 | 217,246,809 | 218,175,797 | 218,144,440 | 218,375,497 | 219,939,512 | الموجودات = المطلوبات |
| 142,385,440 | 143,044,932 | 144,006,404 | 145,193,306 | 146,322,098 | 146,631,389 | 147,140,011 | ودائع القطاع الخاص المقيم |
| 3,200,585 | 3,105,559 | 3,175,601 | 3,292,400 | 3,332,759 | 3,365,877 | 3,470,179 | - تحت الطلب بالليرة |
| 52,188,108 | 52,791,963 | 53,301,518 | 53,923,277 | 54,460,159 | 54,903,840 | 55,108,378 | - ودائع أخرى بالليرة |
| 86,996,747 | 87,147,410 | 87,529,285 | 87,977,629 | 88,529,180 | 88,361,672 | 88,561,454 | - ودائع بالعملة الأجنبية |
| 2,999,089 | 2,973,903 | 3,154,832 | 3,101,548 | 3,210,228 | 3,154,359 | 3,040,097 | ودائع القطاع العام |
| 32,053,889 | 32,867,158 | 32,998,708 | 33,027,746 | 32,702,710 | 32,604,715 | 33,583,588 | ودائع القطاع الخاص غير المقيم |
| 4,056,615 | 4,118,724 | 4,360,538 | 4,485,731 | 4,600,338 | 4,625,064 | 4,685,988 | - ودائع بالليرة |
| 27,997,274 | 28,748,434 | 28,638,170 | 28,542,015 | 28,102,372 | 27,979,651 | 28,897,600 | - ودائع بالعملة الأجنبية |
| 8,763,700 | 9,486,224 | 10,077,526 | 9,765,638 | 9,874,564 | 9,764,894 | 9,311,863 | التزامات تجاه القطاع المالي غير المقيم |
| 661,357 | 655,140 | 665,458 | 675,110 | 684,590 | 686,845 | 646,431 | سندات دين |
| 16,161,542 | 16,223,057 | 16,288,158 | 16,549,570 | 17,314,973 | 17,509,386 | 17,850,282 | الأموال الخاصة |
| 15,327,482 | 15,386,280 | 15,456,147 | 15,721,545 | 16,560,617 | 16,759,794 | 17,118,072 | - أموال خاصة أساسية |
| 834,060 | 836,777 | 832,011 | 828,025 | 754,356 | 749,592 | 732,210 | - أموال خاصة مساندة |
| 8,893,183 | 10,098,576 | 10,055,723 | 9,862,879 | 8,035,277 | 8,023,909 | 8,367,240 | مطلوبات غير مصنفة |

3.1.3 Monetary survey

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Currency in Circulation | 2,712,904 | 2,591,843 | 2,746,730 | 2,673,240 | 2,696,208 | 2,654,185 | 2,607,964 |
| Demand Deposits in LBP | 3,015,435 | 3,113,625 | 3,087,875 | 3,108,968 | 3,124,941 | 3,150,628 | 3,380,666 |
| M1 | 5,728,339 | 5,705,468 | 5,834,605 | 5,782,208 | 5,821,149 | 5,804,813 | 5,988,630 |
| Other Deposits in LBP | 53,673,521 | 50,283,951 | 50,663,374 | 50,321,039 | 49,375,715 | 51,000,597 | 51,928,740 |
| M2 | 59,401,860 | 55,989,419 | 56,497,979 | 56,103,247 | 55,196,864 | 56,805,410 | 57,917,370 |
| Deposits in Foreign Currencies | 79,292,823 | 83,807,463 | 85,471,448 | 85,737,915 | 86,553,977 | 86,972,751 | 86,963,471 |
| Bonds | 215,077 | 33,231 | 32,920 | 25,226 | 305,077 | 379,787 | 325,550 |
| M3 | 138,909,760 | 139,830,113 | 142,002,347 | 141,866,388 | 142,055,918 | 144,157,948 | 145,206,391 |
| Treasury Bills held by Non Banking System | 7,911,000 | 7,863,000 | 7,732,000 | 7,872,000 | 7,913,000 | 7,802,000 | 7,807,000 |
| M4= M3+TB's | 146,820,760 | 147,693,113 | 149,734,347 | 149,738,388 | 149,968,918 | 151,959,948 | 153,013,391 |
| Counterparts of the Money Supply | | | | | | | |
| M3 | | | | | | | |
| Foreign Assets (Net) | 66,535,740 | 66,499,873 | 67,651,115 | 67,105,163 | 67,534,801 | 67,470,310 | 66,799,228 |
| - Gold | 19,612,511 | 19,925,043 | 21,325,321 | 21,381,626 | 20,998,330 | 22,719,065 | 23,870,902 |
| - Foreign Currencies | 46,923,229 | 46,574,830 | 46,325,794 | 45,723,537 | 46,536,471 | 44,751,245 | 42,928,326 |
| Claims on Public Sector (Net) | 48,878,110 | 48,467,990 | 48,632,801 | 48,485,492 | 48,670,127 | 49,912,973 | 50,329,325 |
| Claims on Private Sector | 47,828,712 | 49,168,261 | 49,737,977 | 50,624,193 | 51,119,863 | 52,362,782 | 53,438,789 |
| - Claims in LBP | 10,730,966 | 11,200,114 | 11,441,695 | 11,755,821 | 11,998,390 | 12,630,109 | 13,068,995 |
| - Claims in Foreign Currencies | 37,097,746 | 37,968,147 | 38,296,282 | 38,868,372 | 39,121,473 | 39,732,673 | 40,369,794 |
| Valuation Adjustment | (11,170,196) | (11,595,162) | (13,058,215) | (13,074,867) | (12,698,685) | (14,337,034) | (15,471,364) |
| Other Items (Net) | (13,162,606) | (12,710,849) | (10,961,331) | (11,273,593) | (12,570,188) | (11,251,083) | (9,889,587) |
| Total M3 | 138,909,760 | 139,830,113 | 142,002,347 | 141,866,388 | 142,055,918 | 144,157,948 | 145,206,391 |

٣٠١٠٣ الوضع النقدي
(نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------------------------|
| 2,890,988 | 2,643,896 | 2,614,039 | 2,670,310 | 2,727,461 | 2,691,032 | 2,752,499 | أوراق نقدية متداولة |
| 3,247,363 | 3,143,199 | 3,219,669 | 3,362,829 | 3,391,709 | 3,413,191 | 3,535,382 | ودائع تحت الطلب بالليرة |
| 6,138,351 | 5,787,095 | 5,833,708 | 6,033,139 | 6,119,170 | 6,104,223 | 6,287,881 | M1 |
| 52,504,652 | 53,145,513 | 53,652,099 | 54,323,849 | 54,879,860 | 55,317,258 | 55,519,462 | ودائع أخرى بالليرة |
| 58,643,003 | 58,932,608 | 59,485,807 | 60,356,988 | 60,999,030 | 61,421,481 | 61,807,343 | M2 |
| 87,639,661 | 87,725,934 | 88,124,996 | 88,485,979 | 89,090,153 | 88,941,782 | 89,161,390 | ودائع بالعملة الأجنبية |
| 292,922 | 310,460 | 312,996 | 315,564 | 317,335 | 319,901 | 323,429 | سندات دين |
| 146,575,586 | 146,969,002 | 147,923,799 | 149,158,531 | 150,406,518 | 150,683,164 | 151,292,162 | M3 |
| 7,789,000 | 7,846,000 | 7,798,000 | 7,867,000 | 8,027,000 | 7,978,000 | 8,099,000 | سندات خزينة للقطاع غير المصرفي |
| 154,364,586 | 154,815,002 | 155,721,799 | 157,025,531 | 158,433,518 | 158,661,164 | 159,391,162 | M4 = M3 + TB's |
| | | | | | | | M3 |
| | | | | | | | العوامل المؤثرة في الكتلة النقدية M3 |
| 65,463,652 | 67,457,396 | 67,974,981 | 66,361,502 | 65,534,206 | 63,763,323 | 63,825,871 | ديون على الخارج (صافية) |
| 21,709,035 | 24,164,248 | 24,816,006 | 23,116,681 | 23,128,499 | 21,785,222 | 21,839,025 | - ذهب |
| 43,754,617 | 43,293,148 | 43,158,975 | 43,244,821 | 42,405,707 | 41,978,101 | 41,986,846 | - عملات أجنبية |
| 50,909,143 | 51,125,469 | 51,483,890 | 52,029,044 | 51,813,175 | 51,929,208 | 52,059,982 | ديون على القطاع العام (صافية) |
| 54,163,819 | 54,805,202 | 54,834,093 | 55,639,285 | 56,247,073 | 56,538,274 | 56,996,984 | ديون على القطاع الخاص |
| 13,201,626 | 13,399,623 | 13,505,010 | 13,706,658 | 13,914,771 | 14,055,138 | 14,177,375 | - ديون بالليرة |
| 40,962,193 | 41,405,579 | 41,329,083 | 41,932,627 | 42,332,302 | 42,483,136 | 42,819,609 | - ديون بالعملة الأجنبية |
| (13,284,690) | (15,775,063) | (16,461,823) | (14,751,234) | (14,756,460) | (13,290,870) | (13,372,100) | فروقات قطع |
| (10,676,338) | (10,644,002) | (9,907,343) | (10,120,067) | (8,431,477) | (8,256,771) | (8,218,575) | بنود أخرى (صافية) |
| 146,575,586 | 146,969,002 | 147,923,799 | 149,158,531 | 150,406,518 | 150,683,164 | 151,292,162 | المجموع |

3.1.4 Consolidated balance sheet of investment banks

(in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Assets | | | | | | | |
| Cash and Banks | 4,161,929 | 3,632,635 | 3,574,477 | 3,590,333 | 3,635,460 | 3,089,356 | 3,014,661 |
| Claims on Private Sector | 1,622,505 | 1,614,017 | 1,633,948 | 1,625,422 | 1,620,829 | 1,652,007 | 1,698,396 |
| Claims on Public Sector | 1,539,229 | 1,364,811 | 1,381,239 | 1,386,634 | 1,293,684 | 1,254,164 | 1,260,287 |
| Other Items | 569,352 | 576,933 | 575,575 | 567,180 | 592,188 | 593,834 | 515,285 |
| Total | 7,893,015 | 7,188,396 | 7,165,239 | 7,169,569 | 7,142,161 | 6,589,361 | 6,488,629 |
| Liabilities | | | | | | | |
| Private Sector Deposits: | 4,880,974 | 4,269,852 | 4,225,465 | 4,278,421 | 4,388,073 | 3,676,509 | 3,634,137 |
| <i>Resident Deposits in LBP</i> | 2,672,930 | 2,021,693 | 1,972,414 | 1,908,556 | 1,769,212 | 1,519,479 | 1,453,827 |
| <i>Resident Deposits in Foreign Currencies</i> | 1,430,470 | 1,547,666 | 1,578,125 | 1,598,938 | 1,943,897 | 1,465,461 | 1,487,850 |
| <i>Non Resident Deposits in LBP</i> | 281,132 | 249,124 | 239,001 | 224,698 | 234,030 | 209,204 | 202,574 |
| <i>Non Resident Deposits in Foreign Currencies</i> | 496,442 | 451,369 | 435,925 | 546,229 | 440,934 | 482,365 | 489,886 |
| Liabilities to the Public Sector | 667,666 | 495,180 | 490,973 | 442,160 | 421,215 | 447,642 | 422,161 |
| Liabilities to the Financial Sector | 851,626 | 925,595 | 912,760 | 906,942 | 810,589 | 946,516 | 920,807 |
| Capital Accounts | 1,079,918 | 1,142,471 | 1,168,285 | 1,194,504 | 1,242,445 | 1,241,294 | 1,251,334 |
| Other Items | 412,831 | 355,298 | 367,756 | 347,542 | 279,839 | 277,400 | 260,190 |

3.1.5 Consolidated balance sheet of financial institutions

(in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Assets | | | | | | | |
| Cash and Banks | 609,321 | 541,676 | 559,461 | 584,148 | 634,788 | 640,091 | 630,230 |
| Claims on Private Sector | 811,347 | 850,064 | 867,002 | 871,631 | 872,761 | 840,859 | 819,189 |
| Claims on Public Sector | 152,589 | 150,203 | 152,961 | 153,499 | 153,649 | 159,124 | 160,540 |
| Other Items | 31,657 | 34,356 | 44,635 | 43,163 | 27,455 | 32,301 | 33,986 |
| TOTAL | 1,604,914 | 1,576,299 | 1,624,059 | 1,652,441 | 1,688,653 | 1,672,375 | 1,643,945 |
| Liabilities | | | | | | | |
| Liabilities to the Private Sector | 391,817 | 418,490 | 426,504 | 429,517 | 426,890 | 400,250 | 324,932 |
| Liabilities to the Financial Sector | 638,868 | 595,319 | 628,648 | 653,315 | 693,864 | 692,098 | 733,182 |
| Other Financial Liabilities | 19,616 | 19,731 | 19,738 | 19,777 | 20,626 | 23,680 | 23,502 |
| Capital Accounts | 393,776 | 399,543 | 405,430 | 403,939 | 405,727 | 421,265 | 465,148 |
| Other Items | 160,837 | 143,216 | 143,739 | 145,893 | 141,546 | 135,082 | 97,181 |

3.1.6 Monthly changes of net foreign assets in the financial sector*

(end of period, in millions of USD)

| | Jan | Feb | Mar | Apr | May | Jun |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1999 | (94.4) | 22.5 | 32.9 | 71.0 | (169.3) | (12.0) |
| 2000 | (126.2) | 100.3 | (104.8) | 20.0 | 80.2 | (114.4) |
| 2001 | (24.4) | 268.1 | (98.1) | (149.6) | (279.3) | (96.5) |
| 2002 | (167.4) | (222.5) | (296.8) | (349.5) | 211.1 | 73.3 |
| 2003 | 648.3 | 50.8 | 1,470.7 | (107.9) | 272.9 | 80.7 |
| 2004 | 79.4 | 123.6 | (192.1) | (19.5) | 205.7 | 67.5 |
| 2005 | 7.2 | (784.6) | (172.4) | (475.0) | (180.5) | 497.6 |
| 2006 | 390.9 | (38.1) | 309.5 | 758.8 | 413.7 | 727.0 |
| 2007 | (310.3) | 147.4 | 62.5 | 261.3 | 174.0 | (541.9) |
| 2008 | (259.2) | 542.7 | (497.4) | 73.1 | (416.1) | 639.7 |
| 2009 | 364.3 | 300.1 | (366.7) | 839.1 | 521.3 | 443.3 |
| 2010 | (44.3) | 758.5 | 263.9 | 424.4 | (194.8) | 105.8 |
| <i>Banque du Liban</i> | 1,184.0 | 252.9 | 340.8 | 177.7 | 159.9 | 104.6 |
| <i>Banks</i> | (1,228.3) | 505.6 | (76.9) | 246.7 | (354.7) | 1.2 |
| 2011 | (772.1) | 103.3 | 269.6 | (198.6) | (445.2) | 563.8 |
| <i>Banque du Liban</i> | (367.9) | 97.7 | 65.0 | 119.1 | (249.6) | (108.4) |
| <i>Banks</i> | (404.2) | 5.6 | 204.6 | (317.7) | (195.6) | 672.2 |
| 2012 | (289.8) | (134.1) | 50.7 | (542.9) | (81.5) | (23.4) |
| <i>Banque du Liban</i> | (103.0) | (26.6) | 246.9 | 794.7 | (16.2) | 252.4 |
| <i>Banks</i> | (186.8) | (107.5) | (196.2) | (1,337.6) | (65.3) | (275.8) |

* Net of valuation changes.

٤٠١٠٣ الميزانية المجمعة لمصارف الأعمال
(بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------------|
| 2,889,059 | 2,807,549 | 2,868,686 | 2,899,346 | 2,943,189 | 2,905,218 | 2,825,792 | الموجودات |
| 1,728,911 | 1,736,532 | 1,721,228 | 1,742,921 | 1,739,694 | 1,724,026 | 1,726,175 | النقد والمصارف |
| 1,197,665 | 1,175,884 | 1,176,268 | 1,099,936 | 1,124,311 | 1,106,237 | 1,134,604 | الديون على القطاع الخاص |
| 482,550 | 484,434 | 497,047 | 510,488 | 517,853 | 507,503 | 485,568 | الديون على القطاع العام |
| 6,298,185 | 6,204,399 | 6,263,229 | 6,252,691 | 6,325,047 | 6,242,984 | 6,172,139 | بنود أخرى |
| | | | | | | | المجموع |
| 3,519,357 | 3,473,316 | 3,464,981 | 3,465,082 | 3,482,683 | 3,419,775 | 3,350,230 | المطلوبات |
| 1,393,145 | 1,331,373 | 1,312,812 | 1,294,321 | 1,294,448 | 1,281,416 | 1,247,832 | ودائع القطاع الخاص |
| 1,515,617 | 1,540,683 | 1,557,060 | 1,559,571 | 1,570,440 | 1,535,193 | 1,517,188 | ودائع المقيمين بالليرة |
| 165,018 | 153,978 | 147,392 | 146,329 | 148,000 | 140,161 | 139,675 | ودائع المقيمين بالعملة الأجنبية |
| 445,577 | 447,282 | 447,717 | 464,861 | 469,795 | 463,005 | 445,535 | ودائع غير المقيمين بالليرة |
| 427,129 | 394,628 | 404,461 | 383,100 | 400,219 | 397,630 | 335,210 | ودائع غير المقيمين بالعملة الأجنبية |
| 841,791 | 831,759 | 814,158 | 814,332 | 827,411 | 803,642 | 861,523 | مطلوبات من القطاع العام |
| 1,223,326 | 1,235,609 | 1,303,704 | 1,302,871 | 1,362,773 | 1,360,181 | 1,383,336 | مطلوبات من القطاع المالي |
| 286,582 | 269,087 | 275,925 | 287,306 | 251,961 | 261,756 | 241,840 | حساب الرساميل |
| | | | | | | | بنود أخرى |

٥٠١٠٣ الميزانية المجمعة للمؤسسات المالية
(بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------------|
| 643,678 | 602,607 | 645,950 | 623,681 | 646,741 | 642,677 | 631,876 | الموجودات |
| 811,407 | 840,630 | 864,869 | 848,178 | 861,554 | 867,791 | 876,990 | النقد والمصارف |
| 160,735 | 163,014 | 167,685 | 168,355 | 161,984 | 168,700 | 160,999 | الديون على القطاع الخاص |
| 34,473 | 34,392 | 47,570 | 29,975 | 36,365 | 31,883 | 32,638 | الديون على القطاع العام |
| 1,650,293 | 1,640,643 | 1,726,074 | 1,670,189 | 1,706,644 | 1,711,051 | 1,702,503 | بنود أخرى |
| | | | | | | | المجموع |
| 341,886 | 348,952 | 379,420 | 393,759 | 407,568 | 427,828 | 412,981 | المطلوبات |
| 717,167 | 701,842 | 740,704 | 688,378 | 702,957 | 690,283 | 682,758 | مطلوبات من القطاع الخاص |
| 24,542 | 24,505 | 24,515 | 26,020 | 26,048 | 26,057 | 26,674 | مطلوبات من القطاع المالي |
| 469,603 | 479,898 | 482,071 | 482,530 | 477,147 | 480,064 | 489,464 | مطلوبات مالية أخرى |
| 97,095 | 85,446 | 99,364 | 79,502 | 92,924 | 86,819 | 90,626 | حساب الرساميل |
| | | | | | | | بنود أخرى |

٦٠١٠٣ تغيّر الموجودات الخارجية الصافية لدى القطاع المالي*
(نهاية الفترة، بملايين الدولارات الأميركية)

| Jul | Aug | Sep | Oct | Nov | Dec | Cumulative Total | |
|------------|------------|------------|------------|------------|------------|------------------|------------|
| 152.9 | (34.7) | (10.5) | 231.5 | (24.2) | 95.0 | 260.7 | ١٩٩٩ |
| 100.4 | 70.0 | (48.0) | (67.8) | (65.3) | (133.5) | (289.1) | ٢٠٠٠ |
| 5.3 | (260.0) | (358.0) | (368.8) | (61.0) | 253.4 | (1,168.9) | ٢٠٠١ |
| 367.9 | 103.3 | 44.5 | 554.0 | 113.2 | 1,133.1 | 1,564.2 | ٢٠٠٢ |
| 522.1 | 271.3 | 65.8 | 68.6 | (88.4) | 131.1 | 3,386.0 | ٢٠٠٣ |
| 313.0 | (98.8) | (183.5) | (425.2) | (102.4) | 400.8 | 168.5 | ٢٠٠٤ |
| 359.2 | 404.5 | 152.3 | 54.2 | 286.6 | 598.1 | 747.2 | ٢٠٠٥ |
| (1,188.8) | 234.5 | 639.8 | 697.6 | 18.8 | (169.2) | 2,794.5 | ٢٠٠٦ |
| 361.6 | 135.1 | 290.3 | 45.4 | 546.9 | 864.3 | 2,036.6 | ٢٠٠٧ |
| 1,528.4 | 402.1 | 199.8 | 231.3 | 302.8 | 714.3 | 3,461.5 | ٢٠٠٨ |
| 1,246.0 | 1,019.6 | 475.1 | 1,167.1 | 279.9 | 1,610.0 | 7,899.1 | ٢٠٠٩ |
| 993.7 | 446.7 | 186.4 | (185.1) | (673.4) | 1,242.7 | 3,324.5 | ٢٠١٠ |
| 403.5 | 364.0 | 82.2 | (359.0) | (345.1) | 835.6 | 3,201.1 | مصرف لبنان |
| 590.2 | 82.7 | 104.2 | 173.9 | (328.3) | 407.1 | 123.4 | المصارف |
| (307.3) | (450.8) | (301.7) | (589.8) | (558.9) | 691.5 | (1,996.2) | ٢٠١١ |
| 602.8 | 1,692.5 | 116.3 | (175.9) | 399.2 | 79.9 | 2,270.7 | مصرف لبنان |
| (910.1) | (2,143.3) | -418 | (413.9) | (958.1) | 611.6 | (4,266.9) | المصارف |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (1,021.0) | ٢٠١٢ |
| | | | | | | 1,148.2 | مصرف لبنان |
| | | | | | | (2,169.2) | المصارف |

* بعد تصحيح فروقات القطع.

3.2 Interest Rates

3.2.1 Weighted-average interest rates on Lebanese Pound & US Dollar: commercial banks

(in percent)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Lebanese Pounds | | | | | | | |
| Lending Rates* | | | | | | | |
| Discount & Loans | 7.91 | 7.73 | 7.73 | 7.67 | 7.59 | 7.37 | 7.31 |
| Deposit Rates* | | | | | | | |
| Checking & Current Accounts | 1.04 | 1.09 | 0.98 | 0.95 | 1.12 | 0.96 | 0.94 |
| Savings at Call | 2.78 | 2.98 | 3.26 | 3.22 | 2.92 | 2.72 | 2.73 |
| Savings & Term Deposits | 5.97 | 5.92 | 5.90 | 5.92 | 5.94 | 5.85 | 5.84 |
| Average Rate on Deposits | 5.68 | 5.63 | 5.64 | 5.64 | 5.62 | 5.58 | 5.59 |
| Interbank Rates on Call | | | | | | | |
| Lowest Rate | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 |
| Highest Rate | 2.75 | 6.00 | 3.00 | 2.75 | 2.75 | 10.00 | 2.75 |
| End of Period Rate | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 3.00 | 2.75 |
| US Dollar | | | | | | | |
| Lending Rates* | | | | | | | |
| Discount & Loans | 6.74 | 7.24 | 7.05 | 7.04 | 6.98 | 6.92 | 6.99 |
| Deposit Rates* | | | | | | | |
| Checking & Current Accounts | 0.45 | 0.41 | 0.37 | 0.34 | 0.34 | 0.35 | 0.38 |
| Savings at Call | 0.93 | 1.00 | 1.02 | 0.98 | 0.92 | 0.91 | 0.87 |
| Savings & Term Deposits | 3.26 | 3.24 | 3.26 | 3.25 | 3.29 | 3.26 | 3.26 |
| Average Rate on Deposits | 2.80 | 2.82 | 2.84 | 2.84 | 2.81 | 2.84 | 2.84 |
| Libor 3 months | | | | | | | |
| Period Average | 0.30 | 0.31 | 0.28 | 0.26 | 0.25 | 0.35 | 0.48 |

* Weighted-average rate of interest during the period (Basic circular no 18)

3.2.2 Primary market rates on Treasury bills

(end of period, in percent)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 3 months | | | | | | | |
| Nominal Rate | 3.89 | 3.89 | 3.89 | 3.89 | 3.89 | 3.89 | 3.89 |
| Effective Rate | 3.93 | 3.93 | 3.93 | 3.93 | 3.93 | 3.93 | 3.93 |
| 6 months | | | | | | | |
| Nominal Rate | 4.42 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 |
| Effective Rate | 4.52 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 |
| 12 months | | | | | | | |
| Nominal Rate | 4.59 | 4.57 | 4.57 | 4.57 | 4.59 | 4.59 | 4.59 |
| Effective Rate | 4.81 | 4.79 | 4.79 | 4.79 | 4.81 | 4.81 | 4.81 |
| 24 months | | | | | | | |
| Coupon Rate | 5.34 | 5.34 | 5.34 | 5.34 | 5.34 | 5.34 | 5.34 |
| 36 months | | | | | | | |
| Coupon Rate | 5.94 | 5.94 | 5.94 | 5.94 | 5.94 | 5.94 | 5.94 |
| 4 years | | | | | | | |
| Coupon Rate | | | | | | | |
| 5 years | | | | | | | |
| Coupon Rate | 6.18 | 6.18 | 6.18 | 6.18 | 6.18 | 6.18 | 6.18 |
| Repo Rates | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |

N.B : In March 2010, the Ministry of Finance suspended the issuance of Treasury Bills and Bonds.

٢.٣ معدلات الفائدة

١٠٢٠٣ المتوسط المتقل لمعدلات الفائدة على الليرة اللبنانية والدولار الأميركي لدى المصارف التجارية
(بالنسبة المئوية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---|
| | | | | | | | بالليرة اللبنانية |
| 7.38 | 7.19 | 7.07 | 7.16 | 7.49 | 7.34 | 7.44 | معدل الفائدة المدينة* الحسم والسلفات |
| 1.05 | 0.93 | 1.12 | 0.91 | 1.02 | 0.98 | 1.06 | معدل الفائدة الدائنة* حسابات شيكات وحسابات جارية |
| 2.73 | 2.84 | 2.71 | 2.59 | 2.27 | 2.41 | 2.50 | إخار تحت الطلب |
| 5.91 | 5.86 | 5.74 | 5.77 | 5.72 | 5.79 | 5.75 | إخار وحسابات لأجل |
| 5.63 | 5.60 | 5.47 | 5.46 | 5.42 | 5.49 | 5.45 | متوسط المعدلات الدائنة |
| | | | | | | | معدلات القروض بين المصارف |
| 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | السعر الأدنى |
| 2.75 | 2.75 | 2.75 | 3.00 | 3.00 | 2.75 | 2.75 | السعر الأعلى |
| 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | 2.75 | السعر نهاية الفترة |
| | | | | | | | بالدولار الأميركي |
| 7.02 | 6.99 | 7.13 | 7.06 | 7.10 | 7.12 | 7.15 | معدل الفائدة المدينة* الحسم والسلفات |
| 0.44 | 0.41 | 0.48 | 0.47 | 0.47 | 0.44 | 0.31 | معدل الفائدة الدائنة* حسابات شيكات وحسابات جارية |
| 0.93 | 0.88 | 1.28 | 0.88 | 1.22 | 1.20 | 0.85 | إخار تحت الطلب |
| 3.31 | 3.28 | 3.30 | 3.27 | 3.27 | 3.26 | 3.25 | إخار وحسابات لأجل |
| 2.83 | 2.87 | 2.87 | 2.83 | 2.84 | 2.83 | 2.78 | متوسط المعدلات الدائنة |
| 0.56 | 0.57 | 0.50 | 0.47 | 0.46 | 0.47 | 0.47 | ليبور ٣ أشهر متوسط الفترة |

* المتوسط المتقل لمعدلات الفائدة خلال الفترة، تعميم للمصارف رقم ١٨.

٢٠٢٠٣ معدلات فائدة الإصدار على سندات الخزينة (نهاية الفترة، بالنسبة المئوية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------|
| 3.89 | 3.89 | 3.89 | 4.38 | 4.39 | 4.39 | 4.39 | سندات لثلاثة أشهر |
| 3.93 | 3.93 | 3.93 | 4.43 | 4.44 | 4.44 | 4.44 | الفائدة الاسمية |
| | | | | | | | الفائدة الفعلية |
| 4.40 | 4.39 | 4.40 | 4.87 | 4.87 | 4.87 | 4.87 | سندات لسنة أشهر |
| 4.50 | 4.49 | 4.50 | 4.99 | 4.99 | 4.99 | 4.99 | الفائدة الاسمية |
| | | | | | | | الفائدة الفعلية |
| 4.59 | 4.59 | 4.59 | 5.06 | 5.08 | 5.08 | 5.08 | سندات لسنة |
| 4.81 | 4.81 | 4.81 | 5.33 | 5.35 | 5.35 | 5.35 | الفائدة الاسمية |
| | | | | | | | الفائدة الفعلية |
| 5.34 | 5.34 | 5.34 | 5.82 | 5.84 | 5.84 | 5.84 | سندات لـ ٢٤ شهر |
| | | | | | | | فائدة القسيمة |
| 5.94 | 5.94 | 5.94 | 6.48 | 6.50 | 6.50 | 6.50 | سندات لـ ٣٦ شهر |
| | | | | | | | فائدة القسيمة |
| | | | | | | | سندات لـ ٤ سنوات |
| | | | | | | | فائدة القسيمة |
| 6.18 | 6.18 | 6.18 | 6.74 | 6.74 | 6.74 | 6.74 | سندات لـ ٥ سنوات |
| | | | | | | | فائدة القسيمة |
| 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | فائدة الربو |

ملاحظة: أوقفت وزارة المالية في آذار ٢٠١٠ إصداراتها لسندات الخزينة.

3.3 Deposits

3.3.1 Commercial banks: private sector deposits by type

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Deposits of Residents in LBP | 55,036,651 | 52,164,992 | 52,487,405 | 52,228,480 | 52,196,340 | 53,834,381 | 54,949,257 |
| Checking and Current Accounts | 2,950,802 | 3,076,526 | 3,046,889 | 3,064,399 | 3,081,525 | 3,103,795 | 3,334,220 |
| Sight Saving Accounts | 735,226 | 708,652 | 704,408 | 702,757 | 700,989 | 699,786 | 687,621 |
| Term Saving and Deposits | 51,326,441 | 48,334,098 | 48,689,412 | 48,403,869 | 48,336,147 | 49,994,556 | 50,897,947 |
| Miscellaneous Creditor Accounts | 24,182 | 45,716 | 46,696 | 57,455 | 77,679 | 36,244 | 29,469 |
| Deposits of Residents in Foreign Currencies | 78,706,786 | 83,217,089 | 84,797,590 | 85,042,726 | 85,857,568 | 86,326,236 | 86,247,747 |
| Checking and Current Accounts | 12,032,297 | 12,065,619 | 12,606,128 | 12,510,969 | 12,628,568 | 13,291,801 | 13,336,836 |
| Sight Saving Accounts | 2,184,323 | 2,222,838 | 2,237,666 | 2,239,684 | 2,248,944 | 2,242,205 | 2,213,415 |
| Term Saving and Deposits | 63,878,150 | 68,181,069 | 69,205,709 | 69,604,308 | 70,275,336 | 70,281,309 | 70,284,844 |
| Miscellaneous Creditor Accounts | 612,016 | 747,563 | 748,087 | 687,765 | 704,720 | 510,921 | 412,652 |
| Deposits of Non Residents in LBP | 4,373,604 | 3,489,767 | 3,576,742 | 3,647,589 | 3,656,230 | 3,849,890 | 3,964,469 |
| Checking and Current Accounts | 51,801 | 60,890 | 63,042 | 65,803 | 74,839 | 67,506 | 60,131 |
| Sight Saving Accounts | 23,115 | 25,486 | 25,393 | 25,628 | 26,270 | 26,712 | 25,649 |
| Term Saving and Deposits | 4,297,549 | 3,402,940 | 3,487,857 | 3,548,955 | 3,548,064 | 3,748,410 | 3,871,480 |
| Miscellaneous Creditor Accounts | 1,139 | 451 | 450 | 7,203 | 7,057 | 7,262 | 7,209 |
| Deposits of Non-Residents in Foreign Currencies | 23,492,579 | 24,156,825 | 24,862,004 | 25,616,697 | 26,349,663 | 26,927,858 | 26,911,649 |
| Checking and Current Accounts | 2,358,665 | 2,430,677 | 2,614,936 | 2,864,270 | 2,999,228 | 3,070,294 | 2,952,626 |
| Sight Saving Accounts | 235,016 | 268,621 | 276,536 | 280,115 | 290,660 | 287,485 | 283,594 |
| Term Saving and Deposits | 20,475,635 | 21,065,142 | 21,583,475 | 22,079,140 | 22,703,198 | 23,219,357 | 23,405,338 |
| Miscellaneous Creditor Accounts | 423,263 | 392,385 | 387,057 | 393,172 | 356,577 | 350,722 | 270,091 |
| Total Deposits in LBP | 59,410,255 | 55,654,759 | 56,064,147 | 55,876,069 | 55,852,570 | 57,684,271 | 58,913,726 |
| Total Deposits in Foreign Currencies | 102,199,365 | 107,373,914 | 109,659,594 | 110,659,423 | 112,207,231 | 113,254,094 | 113,159,396 |
| GRAND TOTAL | 161,609,620 | 163,028,673 | 165,723,741 | 166,535,492 | 168,059,801 | 170,938,365 | 172,073,122 |

3.3.2 Commercial banks: regional distribution of private sector deposits

(in percent)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| By Region | | | | | | | |
| Beirut & Suburbs | 67.71 | 68.28 | 68.63 | 68.95 | 68.87 | 68.83 | 69.03 |
| Mount Lebanon | 12.82 | 12.57 | 12.56 | 12.67 | 12.80 | 12.98 | 12.93 |
| Bekaa | 5.33 | 5.27 | 5.21 | 5.12 | 5.10 | 5.06 | 5.05 |
| South Lebanon | 7.71 | 7.49 | 7.29 | 7.06 | 7.01 | 6.88 | 6.78 |
| North Lebanon | 6.44 | 6.39 | 6.31 | 6.20 | 6.22 | 6.25 | 6.21 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| By Beneficiary | | | | | | | |
| Beirut & Suburbs | 50.18 | 50.18 | 50.09 | 49.96 | 49.81 | 49.80 | 49.64 |
| Mount Lebanon | 17.22 | 16.74 | 16.90 | 16.88 | 16.93 | 17.00 | 17.06 |
| Bekaa | 7.57 | 7.88 | 7.81 | 7.79 | 7.77 | 7.78 | 7.74 |
| South Lebanon | 11.89 | 11.98 | 11.89 | 11.94 | 11.99 | 11.74 | 11.95 |
| North Lebanon | 13.14 | 13.22 | 13.31 | 13.43 | 13.50 | 13.68 | 13.61 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

٣.٣ الودائع

١.٣.٣ ودايع القطاع الخاص لدى المصارف التجارية

(نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---|
| 55,388,693 | 55,897,522 | 56,477,120 | 57,215,677 | 57,792,919 | 58,269,717 | 58,578,557 | ودائع المقيمين بالليرة |
| 3,200,585 | 3,105,559 | 3,175,601 | 3,292,400 | 3,332,759 | 3,365,877 | 3,470,179 | حسابات دائنة تحت الطلب |
| 700,223 | 717,933 | 709,177 | 705,284 | 701,805 | 695,975 | 719,573 | حسابات الادخار تحت الطلب |
| 51,459,005 | 52,042,078 | 52,561,876 | 53,091,450 | 53,657,272 | 54,156,520 | 54,325,944 | ودائع وحسابات ادخار لأجل |
| 28,880 | 31,952 | 30,466 | 126,543 | 101,083 | 51,345 | 62,861 | حسابات دائنة مختلفة |
| 86,996,747 | 87,147,410 | 87,529,285 | 87,977,629 | 88,529,180 | 88,361,672 | 88,561,454 | ودائع المقيمين بالعملات الأجنبية |
| 13,807,998 | 13,262,096 | 12,993,246 | 12,956,797 | 12,950,485 | 13,013,192 | 13,212,118 | حسابات دائنة تحت الطلب |
| 2,210,041 | 2,201,064 | 2,209,339 | 2,192,593 | 2,175,327 | 2,177,571 | 2,193,916 | حسابات الادخار تحت الطلب |
| 70,539,545 | 71,106,662 | 71,817,050 | 72,241,423 | 72,776,604 | 72,642,049 | 72,879,361 | ودائع وحسابات ادخار لأجل |
| 439,163 | 577,588 | 509,650 | 586,816 | 626,764 | 528,860 | 276,059 | حسابات دائنة مختلفة |
| 4,056,615 | 4,118,724 | 4,360,538 | 4,485,731 | 4,600,338 | 4,625,064 | 4,685,988 | ودائع غير المقيمين بالليرة |
| 72,477 | 68,978 | 71,014 | 78,175 | 124,661 | 76,031 | 91,401 | حسابات دائنة تحت الطلب |
| 27,121 | 27,073 | 27,113 | 27,061 | 27,577 | 29,055 | 30,406 | حسابات الادخار تحت الطلب |
| 3,949,736 | 4,015,497 | 4,261,888 | 4,370,555 | 4,438,183 | 4,509,678 | 4,553,949 | ودائع وحسابات ادخار لأجل |
| 7,281 | 7,176 | 523 | 9,940 | 9,917 | 10,300 | 10,232 | حسابات دائنة مختلفة |
| 27,997,274 | 28,748,434 | 28,638,170 | 28,542,015 | 28,102,372 | 27,979,651 | 28,897,600 | ودائع غير المقيمين بالعملات الأجنبية |
| 3,456,717 | 3,058,914 | 3,428,298 | 3,314,813 | 3,306,303 | 3,439,049 | 3,519,275 | حسابات دائنة تحت الطلب |
| 296,416 | 296,987 | 296,527 | 308,130 | 302,745 | 300,796 | 306,810 | حسابات الادخار تحت الطلب |
| 24,012,163 | 25,171,428 | 24,656,993 | 24,686,656 | 24,264,699 | 24,024,246 | 24,852,304 | ودائع وحسابات ادخار لأجل |
| 231,978 | 221,105 | 256,352 | 232,416 | 228,625 | 215,560 | 219,211 | حسابات دائنة مختلفة |
| 59,445,308 | 60,016,246 | 60,837,658 | 61,701,408 | 62,393,257 | 62,894,781 | 63,264,545 | مجموع الودائع بالليرة |
| 114,994,021 | 115,895,844 | 116,167,455 | 116,519,644 | 116,631,552 | 116,341,323 | 117,459,054 | مجموع الودائع بالعملات الأجنبية |
| 174,439,329 | 175,912,090 | 177,005,113 | 178,221,052 | 179,024,809 | 179,236,104 | 180,723,599 | المجموع العام |

٢.٣.٣ المصارف التجارية: التوزع الجغرافي للودائع

(بالنسبة المئوية)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|
| | | | | | | | حسب المحافظة |
| 69.34 | 68.94 | 68.92 | 68.76 | 69.04 | 69.08 | 69.03 | بيروت وضواحيها |
| 12.79 | 13.02 | 13.07 | 13.19 | 13.20 | 13.23 | 13.31 | جبل لبنان |
| 5.00 | 5.03 | 5.09 | 5.15 | 5.09 | 5.08 | 5.03 | البقاع |
| 6.69 | 6.79 | 6.73 | 6.69 | 6.57 | 6.52 | 6.53 | لبنان الجنوبي |
| 6.18 | 6.22 | 6.20 | 6.21 | 6.10 | 6.09 | 6.10 | لبنان الشمالي |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | المجموع |
| | | | | | | | حسب المودعين |
| 49.52 | 49.43 | 49.30 | 49.07 | 49.12 | 49.21 | 49.00 | بيروت وضواحيها |
| 17.25 | 17.24 | 17.33 | 17.42 | 17.37 | 17.33 | 17.44 | جبل لبنان |
| 7.90 | 7.90 | 7.85 | 7.97 | 7.93 | 7.94 | 7.99 | البقاع |
| 11.77 | 11.76 | 11.74 | 11.78 | 11.76 | 11.68 | 11.68 | لبنان الجنوبي |
| 13.56 | 13.67 | 13.78 | 13.76 | 13.82 | 13.84 | 13.89 | لبنان الشمالي |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | المجموع |

3.4 Credits

3.4.1 Commercial banks: regional distribution of credits

(in percent)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| By Region | | | | | | | |
| Beirut & Suburbs | 82.17 | 81.41 | 81.52 | 81.13 | 81.19 | 80.72 | 80.58 |
| Mount Lebanon | 7.91 | 8.08 | 7.97 | 8.11 | 7.81 | 8.18 | 8.25 |
| Bekaa | 3.02 | 3.24 | 3.10 | 3.12 | 3.15 | 3.13 | 3.16 |
| South Lebanon | 3.35 | 3.60 | 3.83 | 3.85 | 4.03 | 4.04 | 4.04 |
| North Lebanon | 3.56 | 3.67 | 3.58 | 3.79 | 3.82 | 3.93 | 3.97 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| By Beneficiary | | | | | | | |
| Beirut & Suburbs | 58.73 | 58.52 | 57.96 | 57.68 | 57.33 | 57.34 | 56.67 |
| Mount Lebanon | 15.45 | 15.06 | 15.69 | 15.25 | 15.32 | 15.37 | 15.64 |
| Bekaa | 6.07 | 6.24 | 6.35 | 6.37 | 6.39 | 6.36 | 6.40 |
| South Lebanon | 7.79 | 7.98 | 7.96 | 8.29 | 8.27 | 8.30 | 8.36 |
| North Lebanon | 11.96 | 12.20 | 12.04 | 12.41 | 12.69 | 12.63 | 12.93 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

3.4.2 Sectorial distribution of beneficiaries and utilized credits in the financial sector

(end of period, in millions of LBP)

| | Apr-11 | Beneficiaries | May -11 | Beneficiaries | Jun -11 | Beneficiaries | Mar-12 |
|---|-------------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|
| Agriculture | 600,901 | 0.81% | 617,436 | 0.80% | 607,259 | 0.81% | 642,386 |
| Industry | 7,186,369 | 3.28% | 7,260,961 | 3.27% | 7,314,557 | 3.26% | 7,655,373 |
| Manufacturing | 6,799,385 | 3.04% | 6,865,117 | 3.03% | 6,874,843 | 3.02% | 7,219,727 |
| Mining and Quarrying | 47,199 | 0.05% | 55,556 | 0.05% | 62,668 | 0.05% | 56,337 |
| Electricity and Gas | 339,785 | 0.19% | 340,288 | 0.19% | 377,046 | 0.20% | 379,309 |
| Construction | 10,593,215 | 1.53% | 10,828,451 | 1.53% | 10,086,713 | 1.53% | 12,286,201 |
| Trade and Services | 22,311,590 | 12.09% | 22,590,184 | 12.06% | 22,505,603 | 12.04% | 23,718,888 |
| Wholesale Trade | 9,572,553 | 3.30% | 9,768,381 | 3.29% | 9,492,220 | 3.27% | 9,741,316 |
| Retail Trade | 3,651,640 | 3.53% | 3,688,003 | 3.51% | 3,765,694 | 3.50% | 3,851,546 |
| Transport & Storage | 2,317,859 | 0.77% | 2,333,046 | 0.77% | 2,318,719 | 0.77% | 2,417,799 |
| Real Estate, rent and employment services | 4,498,022 | 2.88% | 4,533,410 | 2.87% | 4,632,602 | 2.86% | 4,957,938 |
| Hotels & Restaurants | 1,656,169 | 0.55% | 1,653,596 | 0.56% | 1,676,045 | 0.56% | 1,975,776 |
| Educational Services | 615,347 | 1.05% | 613,748 | 1.06% | 620,323 | 1.08% | 774,513 |
| Financial Intermediation | 5,067,572 | 0.67% | 5,119,519 | 0.67% | 5,278,410 | 0.66% | 5,199,266 |
| Others | 1,987,289 | 3.61% | 1,977,322 | 3.63% | 2,017,605 | 3.57% | 2,063,458 |
| Other Community & Personal Service Activities | 869,353 | 1.18% | 848,278 | 1.18% | 840,005 | 1.17% | 917,587 |
| Health & Social Work | 850,757 | 0.57% | 866,492 | 0.58% | 889,814 | 0.58% | 869,766 |
| Public Administration & Defense | 183,391 | 1.81% | 186,302 | 1.82% | 260,105 | 1.78% | 256,719 |
| Extra Territorial Organizations | 13,769 | 0.02% | 13,737 | 0.02% | 16,320 | 0.02% | 10,903 |
| Private Households with Employed Persons | 70,019 | 0.04% | 62,513 | 0.04% | 11,361 | 0.03% | 8,483 |
| Individuals | 14,293,604 | 78.02% | 14,631,787 | 78.04% | 15,058,673 | 78.13% | 17,425,005 |
| o/w housing loans | 7,405,213 | 17.57% | 7,584,425 | 17.51% | 7,818,973 | 17.53% | 9,421,348 |
| TOTAL | 62,040,540 | 100.00% | 63,025,660 | 100.00% | 62,868,820 | 100.00% | 68,990,577 |

Source: Basic Circular No 75 Centrale des Risques.

٣.٤ التسليفات

٣.٤.١٠ المصارف التجارية: التوزيع الجغرافي للتسليفات

(بالنسبة المئوية)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | | | | | | | حسب المحافظة |
| 80.56 | 80.53 | 79.98 | 80.22 | 79.98 | 80.03 | 79.83 | بيروت وضواحيها |
| 8.43 | 8.44 | 8.81 | 8.80 | 8.97 | 9.06 | 9.14 | جبل لبنان |
| 3.11 | 3.13 | 3.17 | 3.05 | 2.98 | 2.93 | 2.94 | البقاع |
| 3.97 | 4.01 | 4.09 | 4.01 | 4.12 | 4.19 | 4.26 | لبنان الجنوبي |
| 3.92 | 3.89 | 3.95 | 3.92 | 3.95 | 3.79 | 3.83 | لبنان الشمالي |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | المجموع |
| | | | | | | | حسب المستفيد |
| 56.42 | 56.24 | 56.16 | 55.86 | 56.07 | 55.84 | 55.54 | بيروت وضواحيها |
| 15.84 | 16.12 | 16.14 | 16.27 | 15.84 | 15.91 | 15.94 | جبل لبنان |
| 6.31 | 6.29 | 6.39 | 6.44 | 6.41 | 6.44 | 6.45 | البقاع |
| 8.43 | 8.42 | 8.48 | 8.48 | 8.58 | 8.69 | 8.82 | لبنان الجنوبي |
| 13.00 | 12.93 | 12.83 | 12.95 | 13.10 | 13.12 | 13.25 | لبنان الشمالي |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | المجموع |

٣.٤.٢ توزيع المستفيدين وتسليفات القطاع المالي المستعملة على القطاعات الاقتصادية

(نهاية الفترة، بملايين الليرات اللبنانية)

| Beneficiaries | Apr-12 | Beneficiaries | May-12 | Beneficiaries | Jun-12 | Beneficiaries | |
|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|----------------------------------|
| 0.90% | 647,460 | 0.90% | 660,070 | 0.84% | 682,778 | 0.84% | الزراعة |
| 3.40% | 7,833,737 | 3.40% | 7,938,094 | 3.37% | 8,159,274 | 3.37% | الصناعة |
| 3.14% | 7,454,581 | 3.14% | 7,539,954 | 3.11% | 7,628,282 | 3.11% | صناعات تحويلية |
| 0.05% | 55,254 | 0.05% | 57,597 | 0.05% | 54,608 | 0.05% | استخراج الفحم والمعادن |
| 0.20% | 323,902 | 0.21% | 340,543 | 0.21% | 476,384 | 0.21% | كهرباء وغاز وماء |
| 1.57% | 12,420,830 | 1.56% | 12,652,865 | 1.57% | 12,013,853 | 1.57% | مقاولات وبناء |
| 13.30% | 24,035,227 | 13.37% | 24,146,546 | 12.62% | 24,340,462 | 12.66% | تجارة وخدمات |
| 3.14% | 9,971,656 | 3.13% | 9,991,651 | 3.13% | 10,137,173 | 3.13% | تجارة الجملة |
| 4.15% | 3,915,807 | 4.21% | 3,918,442 | 3.55% | 3,930,556 | 3.54% | تجارة المفرق |
| 0.88% | 2,402,812 | 0.90% | 2,397,390 | 0.81% | 2,360,348 | 0.80% | النقل والتخزين والمقاولات |
| 3.24% | 4,956,983 | 3.24% | 5,061,918 | 3.24% | 5,088,916 | 3.28% | خدمات عقارية وأعمال تأجير وتوظيف |
| 0.59% | 1,998,245 | 0.59% | 1,983,795 | 0.60% | 2,040,578 | 0.59% | فنادق ومطاعم |
| 1.29% | 789,724 | 1.30% | 793,350 | 1.29% | 782,891 | 1.31% | خدمات ثقافية |
| 0.68% | 5,164,921 | 0.68% | 5,014,361 | 0.68% | 4,987,672 | 0.68% | الوساطة المالية |
| 3.74% | 2,178,189 | 3.73% | 2,115,915 | 3.76% | 2,156,911 | 3.80% | مختلفة |
| 1.23% | 967,364 | 1.23% | 929,725 | 1.25% | 950,609 | 1.25% | جمعيات أخرى وخدمات شخصية |
| 0.66% | 884,066 | 0.66% | 894,359 | 0.65% | 896,759 | 0.66% | الصحة وأعمال اجتماعية |
| 1.79% | 306,833 | 1.79% | 273,177 | 1.82% | 290,649 | 1.85% | الإدارة العامة والدفاع |
| 0.02% | 11,241 | 0.02% | 10,481 | 0.02% | 10,836 | 0.02% | منظمات إقليمية وهيئات |
| 0.03% | 8,685 | 0.03% | 8,173 | 0.03% | 8,058 | 0.03% | اسر توظف عمال |
| 76.42% | 17,581,600 | 76.35% | 18,077,680 | 77.16% | 18,307,686 | 77.08% | الأفراد |
| 17.75% | 9,569,170 | 17.70% | 9,756,677 | 17.56% | 9,907,480 | 17.53% | منها: قروض سكنية |
| 100.00% | 69,861,964 | 100.00% | 70,605,531 | 100.00% | 70,648,636 | 100.00% | المجموع |

المصدر: تعميم اساسي رقم ٧٥ مركزية المخاطر

3.4.3 Distribution of utilized credits in the financial sector by type

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Type of Credit | | | | | | | |
| Advances against Cash Collateral/Bk Guarantees* | 8,527,920 | 8,441,149 | 8,488,427 | 8,518,506 | 8,621,608 | 8,415,615 | 8,359,370 |
| Advances against Financial Values | 2,888,502 | 2,990,790 | 2,878,099 | 2,860,125 | 2,867,778 | 2,833,065 | 2,716,328 |
| Advances against Real Estate | 14,861,016 | 15,759,606 | 16,073,231 | 16,344,106 | 17,021,597 | 17,890,467 | 18,137,028 |
| Advances against other Real Guarantees | 4,072,605 | 4,048,087 | 4,049,404 | 4,068,144 | 4,066,761 | 4,091,448 | 4,264,717 |
| Advances against Personal Guarantees | 10,195,759 | 10,824,955 | 11,047,978 | 11,183,402 | 11,117,451 | 11,251,261 | 11,688,713 |
| Overdrafts | 17,798,632 | 19,437,641 | 19,503,401 | 20,051,377 | 19,173,625 | 20,597,699 | 21,322,703 |
| TOTAL | 58,344,434 | 61,502,228 | 62,040,540 | 63,025,660 | 62,868,820 | 65,079,555 | 66,488,859 |
| Off Balance Sheet Liabilities | | | | | | | |
| Financing Commitments | 3,153,437 | 3,292,497 | 3,164,700 | 3,079,884 | 2,816,907 | 2,659,054 | 2,583,749 |
| Letters of Undertaking | 4,126,216 | 4,205,938 | 4,199,539 | 4,179,885 | 4,193,332 | 4,448,302 | 4,503,554 |
| Forward Operations | 755,148 | 576,333 | 711,603 | 805,191 | 736,589 | 833,758 | 612,151 |
| Commitments on Notes | 2,420,467 | 2,563,713 | 2,655,334 | 2,617,611 | 2,662,633 | 2,658,758 | 2,650,493 |
| Commitments on Financial Instruments | 19,716 | 43,899 | 43,805 | 57,173 | 42,969 | 37,418 | 34,758 |
| Other Commitments | 498,479 | 533,796 | 549,095 | 555,282 | 620,088 | 640,684 | 656,297 |
| Endorsement and Guarantees | 93,743,566 | 95,761,568 | 97,129,932 | 98,143,869 | 98,347,708 | 100,935,756 | 101,404,268 |
| TOTAL | 104,717,029 | 106,977,744 | 108,454,008 | 109,438,895 | 109,420,226 | 112,213,730 | 112,445,270 |
| GRAND TOTAL | 163,061,463 | 168,479,972 | 170,494,548 | 172,464,555 | 172,289,046 | 177,293,285 | 178,934,129 |

Source: Basic Circular No 75 Centrale des Risques

* or TBs or other Acceptable Government Securities.

3.4.4 Number of beneficiaries by utilized credit amount

(end of period)

| Credit amount (in millions of LBP) | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Less than 5 | 14,869 | 16,490 | 16,757 | 16,968 | 17,218 | 19,358 | 21,469 |
| 5 - 25 | 211,484 | 216,851 | 219,358 | 222,183 | 224,949 | 231,597 | 234,705 |
| 25 - 100 | 87,899 | 88,712 | 89,064 | 89,962 | 90,405 | 92,439 | 92,829 |
| 100 - 500 | 32,914 | 34,737 | 35,335 | 36,062 | 36,821 | 39,177 | 40,616 |
| 500 - 1000 | 3,797 | 3,938 | 4,011 | 4,075 | 4,136 | 4,263 | 4,425 |
| 1000 - 5000 | 3,939 | 4,138 | 4,177 | 4,240 | 4,251 | 4,425 | 4,479 |
| 5000 - 10000 | 797 | 847 | 851 | 842 | 850 | 877 | 885 |
| More than 10000 | 833 | 855 | 869 | 886 | 893 | 902 | 918 |
| Total number of beneficiaries | 356,532 | 366,568 | 370,422 | 375,218 | 379,523 | 393,038 | 400,326 |

Source: Basic Circular No 75 Centrale des Risques

3.4.5 Distribution of utilized credits by amount

(end of period)

| Credit amount (in millions of LBP) | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Less than 5 | 36,345 | 39,687 | 40,469 | 40,938 | 41,586 | 46,579 | 51,031 |
| 5 - 25 | 2,827,779 | 2,888,514 | 2,924,629 | 2,965,514 | 3,005,455 | 3,095,574 | 3,133,538 |
| 25 - 100 | 4,194,065 | 4,241,023 | 4,260,543 | 4,300,089 | 4,322,643 | 4,419,384 | 4,442,272 |
| 100 - 500 | 6,340,232 | 6,688,970 | 6,824,604 | 6,991,045 | 7,148,768 | 7,618,518 | 7,911,327 |
| 500 - 1000 | 2,638,984 | 2,722,500 | 2,785,189 | 2,812,018 | 2,859,515 | 2,946,025 | 3,066,761 |
| 1000 - 5000 | 8,699,985 | 9,076,380 | 9,166,750 | 9,263,396 | 9,261,594 | 9,526,564 | 9,691,191 |
| 5000 - 10000 | 5,554,548 | 6,012,358 | 6,007,581 | 5,939,896 | 5,994,257 | 6,178,214 | 6,224,383 |
| More than 10000 | 28,052,496 | 29,832,796 | 30,030,775 | 30,712,764 | 30,235,002 | 31,248,697 | 31,968,356 |
| Total amount | 58,344,434 | 61,502,228 | 62,040,540 | 63,025,660 | 62,868,820 | 65,079,555 | 66,488,859 |

Source: Basic Circular No 75 Centrale des Risques

٣٠٤٠٣ توزع تسليفات القطاع المالي المستعملة حسب طبيعتها
(نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---|
| | | | | | | | نوع القرض |
| 8,616,763 | 8,863,258 | 8,632,652 | 8,774,277 | 8,774,393 | 9,039,330 | 9,048,790 | قروض مقابل ضمانات نقدية أو كفالات مصرفية* |
| 2,928,544 | 2,801,772 | 2,707,667 | 2,813,881 | 2,745,205 | 2,606,578 | 2,585,341 | قروض مقابل قيم مالية |
| 18,617,993 | 18,845,298 | 19,203,878 | 19,672,117 | 19,966,282 | 20,210,420 | 20,695,100 | قروض مقابل تأمين عقاري |
| 4,363,809 | 4,325,541 | 4,370,149 | 4,427,691 | 4,408,683 | 4,562,424 | 4,516,575 | قروض مقابل ضمانات عينية أخرى |
| 11,706,010 | 11,813,478 | 11,948,335 | 12,288,090 | 12,638,185 | 12,753,302 | 12,811,998 | قروض بكفالات شخصية |
| 20,012,700 | 20,955,122 | 20,827,244 | 21,014,521 | 21,329,216 | 21,433,477 | 20,990,832 | قروض مكتشفة |
| 66,245,819 | 67,604,469 | 67,689,925 | 68,990,577 | 69,861,964 | 70,605,531 | 70,648,636 | المجموع |
| | | | | | | | التزامات خارج الميزانية |
| 2,739,681 | 2,607,427 | 2,827,690 | 2,790,932 | 2,752,958 | 2,864,817 | 2,927,782 | تعهدات تمويل |
| 4,342,407 | 4,380,009 | 4,480,132 | 4,437,684 | 4,585,747 | 4,423,678 | 4,399,694 | تعهدات بتوقيع |
| 639,000 | 644,681 | 786,937 | 744,573 | 676,606 | 761,452 | 754,291 | عمليات لأجل |
| 2,656,892 | 3,088,595 | 2,741,667 | 2,693,384 | 2,757,425 | 2,752,423 | 2,678,050 | تعهدات على سندات |
| 22,226 | 25,882 | 37,770 | 40,726 | 35,559 | 49,359 | 44,470 | تعهدات على أدوات مالية |
| 655,109 | 689,980 | 29,701 | 31,437 | 28,068 | 15,512 | 15,590 | تعهدات أخرى |
| 102,716,734 | 109,826,471 | 104,910,065 | 106,274,684 | 106,936,660 | 108,251,515 | 109,593,875 | تكفل وكفالات |
| 113,772,049 | 121,263,045 | 115,813,962 | 117,013,420 | 117,773,023 | 119,118,756 | 120,413,752 | المجموع |
| 180,017,868 | 188,867,514 | 183,503,887 | 186,003,997 | 187,634,987 | 189,724,287 | 191,062,388 | المجموع العام |

المصدر: تعميم اساسي رقم ٧٥ مركزية المخاطر
* أو سندات خزينة أو حكومية مقبولة.

٤٠٤٠٣ توزع عدد المستفيدين من التسليفات المستعملة حسب قيمتها
(نهاية الفترة)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | قيمة التسليفات (بملايين الليرات اللبنانية) |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 22,780 | 23,902 | 23,066 | 24,262 | 25,285 | 21,498 | 22,243 | أقل من ٥ |
| 234,222 | 234,463 | 233,060 | 234,424 | 236,495 | 239,425 | 241,431 | من ٥ إلى ٢٥ |
| 92,404 | 92,554 | 92,762 | 93,633 | 94,387 | 95,238 | 96,157 | من ٢٥ إلى ١٠٠ |
| 41,193 | 41,916 | 42,483 | 43,185 | 43,626 | 44,364 | 45,075 | من ١٠٠ إلى ٥٠٠ |
| 4,489 | 4,562 | 4,601 | 4,673 | 4,750 | 4,797 | 4,897 | من ٥٠٠ إلى ١٠٠٠ |
| 4,487 | 4,543 | 4,581 | 4,640 | 4,674 | 4,714 | 4,720 | من ١٠٠٠ إلى ٥٠٠٠ |
| 911 | 892 | 906 | 895 | 915 | 900 | 929 | من ٥٠٠٠ إلى ١٠٠٠٠ |
| 913 | 922 | 913 | 930 | 940 | 970 | 967 | أكثر من ١٠٠٠٠ |
| 401,399 | 403,754 | 402,372 | 406,642 | 411,072 | 411,906 | 416,419 | المجموع العام للمستفيدين |

المصدر: تعميم اساسي رقم ٧٥ مركزية المخاطر

٥٠٤٠٣ توزع التسليفات المستعملة حسب قيمتها
(نهاية الفترة)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | قيمة التسليفات (بملايين الليرات اللبنانية) |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--|
| 53,691 | 55,578 | 52,085 | 53,791 | 55,850 | 49,979 | 51,678 | أقل من ٥ |
| 3,115,553 | 3,114,277 | 3,108,648 | 3,127,841 | 3,156,276 | 3,196,208 | 3,220,418 | من ٥ إلى ٢٥ |
| 4,427,770 | 4,436,318 | 4,446,533 | 4,484,474 | 4,519,855 | 4,559,325 | 4,598,147 | من ٢٥ إلى ١٠٠ |
| 8,033,073 | 8,174,058 | 8,281,708 | 8,431,563 | 8,513,247 | 8,665,615 | 8,820,960 | من ١٠٠ إلى ٥٠٠ |
| 3,110,867 | 3,155,660 | 3,184,483 | 3,241,944 | 3,290,227 | 3,316,556 | 3,382,929 | من ٥٠٠ إلى ١٠٠٠ |
| 9,720,943 | 9,851,781 | 9,905,109 | 10,114,680 | 10,128,585 | 10,255,702 | 10,294,101 | من ١٠٠٠ إلى ٥٠٠٠ |
| 6,418,096 | 6,290,638 | 6,365,104 | 6,292,343 | 6,436,716 | 6,313,704 | 6,574,430 | من ٥٠٠٠ إلى ١٠٠٠٠ |
| 31,365,826 | 32,526,159 | 32,346,255 | 33,243,941 | 33,761,208 | 34,248,442 | 33,705,973 | أكثر من ١٠٠٠٠ |
| 66,245,819 | 67,604,469 | 67,689,925 | 68,990,577 | 69,861,964 | 70,605,531 | 70,648,636 | المجموع العام |

المصدر: تعميم اساسي رقم ٧٥ مركزية المخاطر

3.4.6 Subsidized-Interest Loans*

(in billions of LBP)

| | 2005 | % | 2006 | % | 2007 | % | 2008 | % | 2009 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| A- Subsidized-Medium & Long Term Loans** | | | | | | | | | |
| Industry | 132.5 | 57.9 | 175.5 | 73.1 | 131.6 | 69.1 | 199.1 | 59.6 | 286.6 |
| Tourism | 94.8 | 41.4 | 56.5 | 23.5 | 54.5 | 28.6 | 113.0 | 33.8 | 174.1 |
| Agriculture | 1.7 | 0.8 | 8.0 | 3.3 | 4.4 | 2.3 | 22.2 | 6.6 | 27.1 |
| Specialized technologies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Handicrafts | | | | | | | | | |
| TOTAL | 229.0 | 100.0 | 240.0 | 100.0 | 190.6 | 100.0 | 334.2 | 100.0 | 487.9 |
| B-Subsidized-Interest Loans guaranteed by Kafalat | | | | | | | | | |
| Industry | 38.6 | 54.8 | 39.6 | 56.5 | 78.1 | 63.5 | 105.7 | 58.2 | 102.6 |
| Tourism | 13.0 | 18.4 | 11.3 | 16.2 | 14.6 | 11.9 | 28.2 | 15.5 | 31.9 |
| Agriculture | 18.8 | 26.8 | 19.2 | 27.3 | 30.3 | 24.6 | 47.7 | 26.3 | 54.0 |
| Specialized technologies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Handicrafts | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL | 70.4 | 100.0 | 70.1 | 100.0 | 123.1 | 100.0 | 181.6 | 100.0 | 188.5 |
| C-Subsidized-Interest Loans under the Protocol signed with the European Bank for Investment | | | | | | | | | |
| Industry | 0.0 | 0.0 | 0.0 | 0.0 | 26.2 | 95.6 | 51.6 | 67.1 | 23.2 |
| Tourism | 3.0 | 100.0 | 2.1 | 100.0 | 1.2 | 4.4 | 25.3 | 32.9 | 1.5 |
| Agriculture | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Specialized technologies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Handicrafts | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL | 3.0 | 100.0 | 2.1 | 100.0 | 27.4 | 100.0 | 76.9 | 100.0 | 24.7 |
| D-Subsidized-Interest Loans granted by Leasing companies | | | | | | | | | |
| Industry | 6.5 | 100.0 | 5.6 | 100.0 | 16.1 | 100.0 | 13.3 | 100.0 | 18.9 |
| Tourism | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Agriculture | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Specialized technologies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Handicrafts | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL | 6.5 | 100.0 | 5.6 | 100.0 | 16.1 | 100.0 | 13.3 | 100.0 | 18.9 |
| E-Subsidized-Interest Loans granted by IFC | | | | | | | | | |
| Industry | | | | | 0.8 | 100.0 | 38.2 | 80.9 | 23.4 |
| Tourism | | | | | 0.0 | 0.0 | 6.7 | 14.1 | 2.2 |
| Agriculture | | | | | 0.0 | 0.0 | 2.4 | 5.0 | 1.8 |
| Industry-Tourism | | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL | | | | | 0.8 | 100.0 | 47.3 | 100.0 | 27.3 |
| F- Subsidized-Interest Loans to finance working capital | | | | | | | | | |
| Tourism | | | | | | | 15.5 | 100.0 | 0.0 |
| TOTAL | | | | | | | 15.5 | 100.0 | 0.0 |
| G- Subsidized-Interest Loans granted by Agence Française de Développement AFD | | | | | | | | | |
| Industry | | | | | | | 1.5 | 100.0 | 4.8 |
| TOTAL | | | | | | | 1.5 | 100.0 | 4.8 |
| Total Subsidized-Interest Loans | | | | | | | | | |
| Industry | 177.5 | 57.5 | 220.7 | 69.4 | 252.8 | 70.6 | 409.4 | 61.1 | 459.6 |
| Tourism | 110.7 | 35.8 | 70.0 | 22.0 | 70.4 | 19.7 | 188.6 | 28.1 | 209.7 |
| Agriculture | 20.6 | 6.7 | 27.2 | 8.6 | 34.7 | 9.7 | 72.2 | 10.8 | 82.8 |
| Industry-Tourism | | | | | | | | | 0.0 |
| Specialized technologies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Handicrafts | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL | 308.8 | 100.0 | 317.8 | 100.0 | 357.9 | 100.0 | 670.2 | 100.0 | 752.1 |

* This table is subject to revisions due to loans redeemed, cancelled or rejected.

** Subsidized-interest loans other than the ones stated in sections B, C, D, E, F & G.

٦٠٤٠٣ التسليفات المدعومة فوائدها*

(بمليارات الليرات اللبنانية)

| | % | 2010 | % | 2011 | % | Jan - Jun 12 | % | 1997- Jun 12 | % |
|--|--------------|----------------|--------------|----------------|--------------|--------------|--------------|----------------|--------------|
| أ- التسليفات المتوسطة والطويلة الأجل المدعومة فوائدها** | | | | | | | | | |
| الصناعة | 58.8 | 577.0 | 67.5 | 594.2 | 52.6 | 280.8 | 52.5 | 3,139.7 | 59.5 |
| السياحة | 35.7 | 237.5 | 27.8 | 461.5 | 40.9 | 232.4 | 43.5 | 1,871.3 | 35.5 |
| الزراعة | 5.6 | 40.4 | 4.7 | 73.5 | 6.5 | 21.5 | 4.0 | 254.0 | 4.8 |
| تقنيات متخصصة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 9.5 | 0.2 |
| حرفي | | | | | | | | | |
| المجموع | 100.0 | 854.9 | 100.0 | 1,129.2 | 100.0 | 534.7 | 100.0 | 5,274.5 | 100.0 |
| ب- التسليفات المضمونة من شركة كفالات والمدعومة فوائدها | | | | | | | | | |
| الصناعة | 54.5 | 130.3 | 51.9 | 116.1 | 45.8 | 49.1 | 48.3 | 819.4 | 53.1 |
| السياحة | 16.9 | 55.5 | 22.1 | 67.5 | 26.6 | 25.3 | 24.8 | 292.8 | 19.0 |
| الزراعة | 28.6 | 65.0 | 25.9 | 70.0 | 27.6 | 27.4 | 26.9 | 418.7 | 27.2 |
| تقنيات متخصصة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.3 | 0.7 |
| حرفي | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 |
| المجموع | 100.0 | 250.8 | 100.0 | 253.6 | 100.0 | 101.8 | 100.0 | 1,541.9 | 100.0 |
| ج- التسليفات المدعومة والممنوحة استناداً للبروتوكول الموقع مع البنك الأوروبي للتشهير | | | | | | | | | |
| الصناعة | 94.0 | 1.8 | 100.0 | 0.6 | 10.3 | 0.0 | 0.0 | 137.5 | 67.3 |
| السياحة | 6.0 | 0.0 | 0.0 | 5.3 | 89.7 | 0.0 | 0.0 | 63.8 | 31.2 |
| الزراعة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.2 | 1.6 |
| تقنيات متخصصة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| حرفي | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| المجموع | 100.0 | 1.8 | 100.0 | 5.9 | 100.0 | 0.0 | 0.0 | 204.4 | 100.0 |
| د- التسليفات المدعومة والممنوحة من مؤسسات الإيجار التمويلي | | | | | | | | | |
| الصناعة | 100.0 | 15.8 | 100.0 | 18.5 | 100.0 | 4.8 | 100.0 | 165.6 | 98.0 |
| السياحة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.3 | 2.0 |
| الزراعة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| تقنيات متخصصة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| حرفي | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| المجموع | 100.0 | 15.8 | 100.0 | 18.5 | 100.0 | 4.8 | 100.0 | 169.0 | 100.0 |
| هـ- التسليفات المدعومة والممنوحة من مؤسسة التمويل الدولي | | | | | | | | | |
| الصناعة | 85.5 | 1.5 | 100.0 | 4.4 | 100.0 | 0.8 | 100.0 | 69.0 | 84.2 |
| السياحة | 8.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8.9 | 10.8 |
| الزراعة | 6.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.1 | 5.0 |
| الصناعة-السياحة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| المجموع | 100.0 | 1.5 | 100.0 | 4.4 | 100.0 | 0.8 | 100.0 | 82.0 | 100.0 |
| و- التسليفات المدعومة والممنوحة لتمويل رأسمال تشغيلي | | | | | | | | | |
| السياحة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.5 | 100.0 |
| المجموع | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.5 | 100.0 |
| ز- التسليفات المدعومة والممنوحة من الوكالة الفرنسية للتنمية | | | | | | | | | |
| الصناعة | 100.0 | 1.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.4 | 100.0 |
| المجموع | 100.0 | 1.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.4 | 100.0 |
| مجموع التسليفات المدعومة فوائدها | | | | | | | | | |
| الصناعة | 61.1 | 727.5 | 64.6 | 733.8 | 52.0 | 335.5 | 52.3 | 4,338.6 | 59.5 |
| السياحة | 27.9 | 293.0 | 26.0 | 534.3 | 37.8 | 257.7 | 40.1 | 2,255.5 | 30.9 |
| الزراعة | 11.0 | 105.4 | 9.4 | 143.5 | 10.2 | 48.9 | 7.6 | 680.0 | 9.3 |
| الصناعة-السياحة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| تقنيات متخصصة | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 19.9 | 0.3 |
| حرفي | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 |
| المجموع | 100.0 | 1,125.9 | 100.0 | 1,411.6 | 100.0 | 642.1 | 100.0 | 7,294.7 | 100.0 |

* يعدل هذا الجدول مع أي تعديل أو إلغاء لقرض سبق وتمت الموافقة عليه.

** القروض المدعومة غير تلك المذكورة في فقرة ب، ج، د، هـ، و، ز.

3.4.7 Utilized credits benefiting from deductions in banks liabilities subject to reserve requirements

(end of period, in billions of LBP)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Medium and Long-term loans for productive sectors | 81.6 | 77.8 | 74.1 | 92.4 | 86.4 | 82.9 | 81.3 |
| Housing loans | 172.5 | 174.5 | 201.5 | 232.5 | 232.6 | 220.5 | 218.9 |
| Subsidized-interest loans other than those listed below | 895.9 | 894.5 | 927.8 | 1,002.9 | 1,019.6 | 1,130.7 | 1,246.1 |
| Subsidized-interest loans granted through the agreement between Lebanon and the EBI | 146.0 | 155.9 | 165.3 | 166.2 | 162.7 | 163.4 | 168.0 |
| Subsidized-interest loans financed by international corporations and funds | 54.7 | 68.6 | 84.8 | 87.4 | 95.4 | 116.3 | 114.7 |
| Subsidized-interest loans in FX guaranteed by international corporations and funds | 0.6 | 0.6 | 1.2 | 1.5 | 3.4 | 6.4 | 49.7 |
| Subsidized-interest loans to finance working capital | 9.0 | 8.4 | 8.4 | 6.0 | 6.0 | 5.9 | 5.7 |
| Subsidized-interest loans in FX guaranteed by Kafalat | 43.8 | 44.6 | 42.8 | 42.0 | 42.3 | 40.1 | 38.3 |
| Unsubsidized-interest loans financed by international corporations and funds | 102.2 | 145.9 | 146.8 | 145.6 | 156.4 | 152.4 | 149.0 |
| Unsubsidized-interest loans in FX guaranteed by international corporations and funds | 0.0 | 0.0 | 0.0 | 0.0 | 56.8 | 57.6 | 58.2 |
| Public sector debt securities in foreign currencies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private sector debt securities in foreign currencies | 5.5 | 5.2 | 3.8 | 3.3 | 2.7 | 2.2 | 1.8 |
| Loans in FX to productive sectors benefiting from incentives 2009 | | | | 3.1 | 3.1 | 6.7 | 10.9 |
| Housing Loans in FX benefiting from incentives 2009 | | | | | 1.5 | 3.1 | 4.4 |
| Unsubsidized-interest loans financed by international corporations and funds benefiting from incentives 2009 | | | | | | 0.0 | 5.5 |
| Other loans in FX benefiting from incentives 2009 | | | | | | 1.9 | 2.0 |
| Unsubsidized-interest loans in FX for environment and power | | | | | | | |
| Loans for the environment after period of subsidy | | | | | | | |
| TOTAL | 1,511.8 | 1,576.0 | 1,656.6 | 1,783.0 | 1,869.0 | 1,990.1 | 2,154.5 |

٧٠٤٠٣ التسليقات المستعملة الحائزة على تخفيض من الالتزامات الخاضعة للاحتياطي الإلزامي
(نهاية الفترة، بمليارات الليرات اللبنانية)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| 79.3 | 74.3 | 71.8 | 67.0 | 64.6 | 59.5 | 56.6 | القروض المتوسطة والطويلة الأجل للقطاعات الإنتاجية |
| 209.0 | 210.7 | 213.1 | 222.2 | 223.6 | 235.5 | 250.3 | القروض الإسكانية |
| 1,368.3 | 1,358.3 | 1,520.2 | 1,691.9 | 1,817.5 | 2,014.9 | 2,121.3 | القروض التي تستفيد من دعم الفوائد غير المذكورة أدناه |
| 164.1 | 152.0 | 208.5 | 207.9 | 198.5 | 188.3 | 180.4 | قروض ممنوحة استناداً إلى الاتفاقية بين لبنان والبنك الأوروبي للتمير والتي تستفيد من دعم الفوائد |
| 123.8 | 129.7 | 145.1 | 149.8 | 151.6 | 153.7 | 177.8 | قروض بتمويل مؤسسات دولية و صناديق والتي تستفيد من دعم الفوائد |
| 56.9 | 63.9 | 7.5 | 7.2 | 7.0 | 6.6 | 6.3 | قروض بالعملة الأجنبية بكفالة مؤسسات دولية و صناديق والتي تستفيد من دعم الفوائد |
| 5.4 | 5.1 | 4.8 | 9.0 | 8.7 | 8.4 | 0.0 | قروض لتمويل احتياجات رأسمال تشغيلي تستفيد من دعم الفوائد |
| 37.6 | 38.5 | 40.8 | 42.6 | 56.8 | 64.1 | 71.9 | قروض بالعملة الأجنبية لقاء كفالات تستفيد من دعم الفوائد |
| 164.9 | 172.1 | 167.1 | 161.9 | 142.9 | 142.9 | 140.5 | قروض بتمويل مؤسسات دولية و صناديق لا تستفيد من دعم الفوائد |
| 54.7 | 49.9 | 47.2 | 38.8 | 34.9 | 30.0 | 26.6 | قروض بالعملة الأجنبية بكفالة مؤسسات دولية و صناديق لا تستفيد من دعم الفوائد |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | صكوك مديونيات قطاع عام |
| 1.4 | 1.1 | 0.8 | 0.7 | 0.9 | 0.6 | 0.6 | صكوك مديونيات قطاع خاص |
| 18.9 | 21.0 | 58.0 | 73.9 | 78.9 | 74.8 | 92.9 | قروض بالعملة الأجنبية للقطاعات الإنتاجية تستفيد من حوافز ٢٠٠٩ |
| 6.6 | 13.8 | 33.5 | 74.7 | 142.7 | 179.0 | 226.2 | قروض سكنية بالعملة الأجنبية تستفيد من حوافز ٢٠٠٩ |
| 5.5 | 5.5 | 6.9 | 6.7 | 6.5 | 6.2 | 6.0 | قروض بتمويل مؤسسات دولية و صناديق تستفيد من حوافز ٢٠٠٩ وغير مدعومة |
| 5.0 | 8.0 | 39.9 | 61.5 | 100.1 | 105.1 | 138.3 | قروض اخرى بالعملة الأجنبية تستفيد من حوافز ٢٠٠٩ |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | قروض بالعملة الأجنبية لمشاريع صديقة للبيئة وطاقة لا تستفيد من دعم الفوائد |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | قروض لمشاريع صديقة للبيئة بعد انتهاء فترة دعم الفوائد |
| 2,301.4 | 2,304.0 | 2,565.3 | 2,816.1 | 3,035.0 | 3,269.7 | 3,495.7 | المجموع |

3.4.8 Utilized credits benefiting from deductions in reserve requirements

(end of period, in billions of LBP)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Loans in LBP to productive sectors benefiting from incentives 2009 | | | 4.1 | 17.7 | 32.9 | 70.2 | 114.6 |
| Housing loans in LBP benefiting from incentives 2009 | | | 31.6 | 141.0 | 348.5 | 634.5 | 935.2 |
| Other loans in LBP benefiting from incentives 2009 | | | 10.1 | 45.1 | 85.7 | 150.5 | 225.6 |
| Loans in LBP guaranteed by Kafalat | 380.5 | 402.4 | 430.8 | 459.3 | 495.2 | 522.4 | 554.3 |
| Subsidized-interest loans in LBP guaranteed by international corporations and funds | 19.8 | 26.1 | 30.4 | 36.8 | 38.3 | 38.5 | 37.7 |
| Loans in LBP to military volunteers under the Protocol between banks and the Military Volunteers Housing Unit | 278.9 | 285.1 | 289.3 | 302.2 | 345.4 | 393.1 | 462.2 |
| Loans in LBP granted directly to the Military Volunteers Housing Unit | 0.0 | 6.2 | 0.0 | 0.0 | 0.0 | 4.1 | 0.0 |
| Loans in LBP granted by the Military Housing Unit to military volunteers and then transferred to banks | | | 5.8 | 5.4 | 5.1 | 4.8 | 4.6 |
| Housing loans in LBP granted to the Public Corporation for Housing | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Micro-credits in LBP granted with the approval of micro-credits institutions | 2.0 | 1.4 | 0.0 | 1.5 | 2.0 | 2.4 | 2.6 |
| Micro-credits in LBP granted by banks to micro-credits institutions | 0.2 | 1.2 | 3.4 | 1.8 | 1.9 | 2.0 | 1.6 |
| Micro-credits in LBP granted by banks to financial institutions | | | | | 0.0 | 0.0 | 0.0 |
| Unsubsidized-interest loans in LBP guaranteed by international corporations and funds | 1.5 | 1.6 | 1.8 | 2.3 | 2.7 | 2.5 | 2.9 |
| Loans in LBP for high school education | | | 0.7 | 4.6 | 15.7 | 26.7 | 34.1 |
| Unsubsidized-interest loans in LBP for environmental projects (excluding energy) | | | | | 0.5 | 1.1 | 1.7 |
| Agricultural loans in LBP under the Protocol between banks and the Ministry of Agriculture | | | | | | | 0.0 |
| Housing loans in LBP under the Protocol between banks and the Ministry of Displaced | | | | | | | 0.0 |
| Housing loans in LBP under the Protocol between banks and Mutual Fund of the Magistrate | | | | | | | 0.0 |
| Housing loans in LBP granted from credits to the Housing Bank upon decision 2010/26/16 | | | | | | | 15.0 |
| Housing loans in LBP under the Protocol between banks and the Directorate General of the ISF | | | | | | | 0.0 |
| Unsubsidized-interest loans in LBP for environmental projects (including energy) | | | | | | | |
| Housing loans in LBP granted from credits to the Housing Bank | 258.9 | 294.1 | 293.2 | 290.2 | 305.3 | 302.9 | 298.3 |
| Housing loans in LBP under the Protocol between banks and the Public Corporation for Housing | 1,402.1 | 1,504.0 | 1,600.8 | 1,754.7 | 1,902.6 | 2,047.9 | 2,173.4 |
| Housing loans in LBP granted from credits to the Housing Bank benefiting from incentives 2009 | | | | | | | 161.0 |
| TOTAL | 2,343.9 | 2,522.1 | 2,702.0 | 3,062.6 | 3,581.9 | 4,203.7 | 5,024.8 |

٨٠٤٠٣ التسليفات المستعملة الحائزة على تخفيض من الاحتياطي الإلزامي
(نهاية الفترة، بمليارات الليرات اللبنانية)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| 171.9 | 237.4 | 273.8 | 310.6 | 356.8 | 323.5 | 339.7 | قروض بالليرة اللبنانية لقطاعات انتاجية تستفيد من حوافز ٢٠٠٩ |
| 1,171.8 | 1,241.6 | 1,475.4 | 1,721.2 | 1,858.5 | 2,204.8 | 2,338.4 | قروض سكنية بالليرة اللبنانية تستفيد من حوافز ٢٠٠٩ |
| 299.2 | 300.1 | 359.9 | 468.4 | 543.9 | 784.6 | 815.0 | قروض اخرى بالليرة اللبنانية تستفيد من حوافز ٢٠٠٩ |
| 582.0 | 572.9 | 595.2 | 608.9 | 626.5 | 652.8 | 650.9 | قروض بالليرة اللبنانية لقاء كفالة شركة كفالات (مدعومة وغير مدعومة) |
| 37.5 | 35.9 | 34.1 | 32.3 | 31.0 | 29.0 | 27.1 | قروض بالليرة اللبنانية بكفالة مؤسسات دولية وصناديق تستفيد من دعم الفوائد |
| 542.3 | 558.6 | 606.6 | 657.1 | 699.6 | 806.1 | 833.4 | قروض بالليرة اللبنانية للعسكريين المتطوعين استنادا الى البروتوكول الموقع بين المصارف وجهاز إسكان العسكريين |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | قروض بالليرة اللبنانية مباشرة لجهاز إسكان العسكريين المتطوعين |
| 4.3 | 0.0 | 0.0 | 0.0 | 0.0 | 3.4 | 3.0 | قروض بالليرة اللبنانية لجهاز إسكان العسكريين المتطوعين والمتفرغ عنها لصالح المصارف |
| 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | قروض للمؤسسة العامة للإسكان لذوي الدخل المحدود |
| 3.2 | 4.2 | 4.3 | 3.9 | 3.6 | 3.3 | 5.2 | القروض الصغيرة بالليرة اللبنانية ممنوحة بموافقة مؤسسات الإقراض الصغير |
| 1.7 | 1.7 | 2.8 | 2.7 | 1.9 | 2.2 | 2.8 | القروض الصغيرة بالليرة اللبنانية الممولة من تسليفات ممنوحة من المصارف إلى مؤسسات الإقراض الصغير |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 19.5 | القروض الصغيرة بالليرة اللبنانية الممولة من تسليفات ممنوحة من المصارف الى المؤسسات المالية |
| 2.6 | 2.3 | 2.0 | 1.8 | 1.6 | 1.4 | 1.2 | قروض بالليرة اللبنانية بكفالة مؤسسات دولية وصناديق لا تستفيد من دعم الفوائد |
| 52.6 | 57.3 | 65.5 | 75.6 | 85.4 | 111.9 | 120.7 | قروض بالليرة اللبنانية لمتابعة الدراسة في مؤسسات التعليم العالي |
| 4.0 | 2.1 | 3.3 | 10.2 | 22.9 | 21.8 | 23.1 | قروض بالليرة اللبنانية لمشاريع صديقة للبيئة غير طاقوية لا تستفيد من دعم الفوائد |
| 0.4 | 1.1 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | قروض زراعية بالليرة اللبنانية استنادا الى البروتوكول الموقع بين المصارف ووزارة الزراعة |
| 0.0 | 0.0 | 0.1 | 5.0 | 12.1 | 15.2 | 18.1 | قروض سكنية بالليرة اللبنانية استنادا الى البروتوكول الموقع بين المصارف ووزارة المهجرين |
| 0.0 | 2.6 | 9.2 | 13.1 | 19.0 | 32.8 | 42.9 | قروض سكنية بالليرة اللبنانية استنادا الى البروتوكول الموقع بين المصارف وصندوق تعاضد القضاة |
| 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | 50.0 | قروض سكنية بالليرة ممولة من تسليفات لمصرف الإسكان قرار ٢٠١٠/٢٦/١٦ |
| 0.0 | 0.0 | 0.8 | 2.2 | 6.3 | 13.7 | 21.8 | قروض سكنية بالليرة اللبنانية استنادا الى البروتوكول الموقع بين المصارف وقوى الأمن الداخلي |
| | 2.4 | 4.4 | 6.8 | 8.0 | 12.0 | 12.6 | قروض بالليرة اللبنانية لمشاريع صديقة للبيئة طاقوية لا تستفيد من دعم الفوائد |
| 292.9 | 259.9 | 254.1 | 247.0 | 238.0 | 259.2 | 249.9 | قروض سكنية ممولة من تسليفات ممنوحة لمصرف الإسكان |
| 2,280.4 | 2,302.4 | 2,385.2 | 2,467.1 | 2,574.7 | 2,763.1 | 2,852.4 | قروض سكنية بالليرة اللبنانية استنادا الى البروتوكول الموقع بين المصارف والمؤسسة العامة للإسكان |
| 176.0 | 172.0 | 197.0 | 197.0 | 197.0 | 217.0 | 217.0 | قروض سكنية ممولة من تسليفات ممنوحة لمصرف الإسكان-حوافز ٢٠٠٩ |
| 5,672.6 | 5,804.5 | 6,325.1 | 6,882.3 | 7,338.0 | 8,309.0 | 8,645.9 | المجموع |

3.5 Payment Instruments

3.5.1 Currency issued by denomination

(end of period, in millions of LBP)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Banknotes* | | | | | | | |
| 500 | 2,622 | 2,622 | 2,622 | 2,622 | 2,622 | 2,622 | 2,588 |
| 1 000 | 95,801 | 94,251 | 93,796 | 95,021 | 92,426 | 99,072 | 89,041 |
| 5 000 | 99,615 | 93,784 | 91,324 | 90,607 | 89,008 | 92,727 | 77,288 |
| 10 000 | 179,620 | 167,090 | 163,054 | 159,281 | 153,142 | 161,415 | 129,597 |
| 20 000 | 272,260 | 249,673 | 241,968 | 249,073 | 230,585 | 240,045 | 189,572 |
| 50 000 | 850,059 | 896,794 | 910,453 | 937,754 | 880,647 | 919,056 | 664,133 |
| 100 000 | 2,507,900 | 2,554,850 | 2,525,185 | 2,500,488 | 2,408,642 | 2,470,403 | 1,874,012 |
| Total Banknotes | 4,007,877 | 4,059,063 | 4,028,402 | 4,034,847 | 3,857,073 | 3,985,340 | 3,026,231 |
| Coins | | | | | | | |
| 25 | 60 | 60 | 60 | 60 | 60 | 60 | 20 |
| 50 | 690 | 693 | 693 | 693 | 693 | 693 | 552 |
| 100 | 3,849 | 3,871 | 3,871 | 3,871 | 3,871 | 3,905 | 3,797 |
| 250 | 18,578 | 18,703 | 18,703 | 18,728 | 18,728 | 18,953 | 18,821 |
| 500 | 35,646 | 36,033 | 36,033 | 36,033 | 36,033 | 36,893 | 36,597 |
| Total Coins | 58,822 | 59,359 | 59,359 | 59,384 | 59,384 | 60,503 | 59,788 |
| GRAND TOTAL | 4,066,699 | 4,118,422 | 4,087,761 | 4,094,230 | 3,916,457 | 4,045,843 | 3,086,018 |

* Starting November 24, 2007 banknotes denominated LBP 1, 5, 10, 25, 50, 100 and 250 have been withdrawn from circulation and have no longer legal tender.

3.5.2 Banks' clearing in Lebanese pounds

(Number of cheques in thousands, value in billions of LBP)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Beirut | | | | | | | |
| Number | 2,954.38 | 276.76 | 260.88 | 270.11 | 279.68 | 277.14 | 253.29 |
| Value | 18,374.67 | 1,793.09 | 1,590.17 | 1,570.88 | 1,580.04 | 1,561.57 | 1,415.34 |
| Jounieh | | | | | | | |
| Number | 180.50 | 15.28 | 14.80 | 15.34 | 15.97 | 15.74 | 13.97 |
| Value | 592.82 | 53.32 | 49.78 | 46.90 | 51.46 | 50.78 | 48.44 |
| Tripoli | | | | | | | |
| Number | 104.17 | 8.02 | 7.30 | 7.92 | 8.27 | 8.45 | 7.78 |
| Value | 413.83 | 32.32 | 29.98 | 31.60 | 31.18 | 32.27 | 30.85 |
| Saida | | | | | | | |
| Number | 76.52 | 6.15 | 5.80 | 5.92 | 6.43 | 6.34 | 5.66 |
| Value | 339.90 | 30.08 | 26.82 | 27.30 | 28.75 | 28.50 | 23.90 |
| Zahle | | | | | | | |
| Number | 114.22 | 8.71 | 8.11 | 8.56 | 9.21 | 10.01 | 9.26 |
| Value | 352.61 | 27.10 | 24.65 | 26.75 | 28.65 | 29.92 | 29.94 |
| Tyr | | | | | | | |
| Number | 47.13 | 3.78 | 3.47 | 3.68 | 3.75 | 3.76 | 3.36 |
| Value | 192.02 | 16.84 | 16.67 | 14.52 | 15.14 | 16.09 | 14.52 |
| Nabatieh | | | | | | | |
| Number | 34.90 | 2.50 | 2.49 | 2.49 | 2.62 | 2.70 | 2.39 |
| Value | 108.26 | 8.14 | 11.22 | 7.62 | 8.18 | 9.94 | 8.16 |
| TOTAL | | | | | | | |
| Number | 3,511.81 | 321.20 | 302.85 | 314.02 | 325.92 | 324.14 | 295.71 |
| Value | 20,374.10 | 1,960.90 | 1,749.28 | 1,725.56 | 1,743.40 | 1,729.08 | 1,571.15 |

٥.٣ أدوات الدفع

١.٥.٣ النقد المصدر حسب الفئات (نهاية الفترة، بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------------|
| | | | | | | | العملة الورقية* |
| 2,588 | 2,587 | 2,587 | 2,586 | 2,622 | 2,602 | 2,602 | ٥٠٠ |
| 89,361 | 87,777 | 86,907 | 86,483 | 97,889 | 98,953 | 99,125 | ١٠٠٠ |
| 77,979 | 76,221 | 75,454 | 75,224 | 87,856 | 88,773 | 88,030 | ٥٠٠٠ |
| 132,077 | 128,192 | 126,924 | 126,953 | 158,931 | 161,958 | 159,938 | ١٠٠٠٠ |
| 194,796 | 185,201 | 182,429 | 181,988 | 217,749 | 213,039 | 207,999 | ٢٠٠٠٠ |
| 712,407 | 666,837 | 656,063 | 658,777 | 921,691 | 942,647 | 942,937 | ٥٠٠٠٠ |
| 2,015,018 | 1,905,236 | 1,894,139 | 1,904,820 | 2,409,825 | 2,483,284 | 2,479,488 | ١٠٠٠٠٠ |
| 3,224,225 | 3,052,051 | 3,024,503 | 3,036,832 | 3,896,564 | 3,991,256 | 3,980,119 | مجموع العملة الورقية |
| | | | | | | | مسكوكات |
| 20 | 20 | 20 | 20 | 60 | 75 | 75 | ٢٥ |
| 552 | 554 | 555 | 555 | 697 | 702 | 702 | ٥٠ |
| 3,804 | 3,812 | 3,820 | 3,814 | 3,939 | 3,961 | 3,961 | ١٠٠ |
| 18,852 | 18,734 | 18,751 | 18,741 | 19,100 | 19,550 | 19,650 | ٢٥٠ |
| 36,878 | 36,810 | 36,856 | 36,936 | 37,483 | 37,483 | 37,483 | ٥٠٠ |
| 60,106 | 59,930 | 60,002 | 60,068 | 61,279 | 61,771 | 61,871 | مجموع المسكوكات |
| 3,284,331 | 3,111,981 | 3,084,505 | 3,096,900 | 3,957,843 | 4,053,027 | 4,041,990 | المجموع العام |

* اعتباراً من ٢٤ تشرين الثاني ٢٠٠٧ سحبت الأوراق النقدية من فئة ١،٥٠، ١٠، ٢٥، ٥٠، ١٠٠ و ٢٥٠ ليرة لبنانية من التداول ولم يعد لها أي قوة إيرانية.

٢.٥.٣ عمليات المقاصة بالليرة اللبنانية

(عدد الشيكات بالآلاف والمبالغ بمليارات الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------|
| | | | | | | | بيروت |
| 279.09 | 255.34 | 248.78 | 278.52 | 254.72 | - | - | العدد |
| 1,888.73 | 1,720.61 | 1,602.26 | 1,673.67 | 1,645.87 | - | - | المبلغ |
| | | | | | | | جونية |
| 15.61 | 13.87 | 12.96 | 11.87 | 5.76 | - | - | العدد |
| 56.14 | 48.00 | 47.16 | 40.27 | 22.13 | - | - | المبلغ |
| | | | | | | | طرابلس |
| 8.65 | 8.03 | 7.24 | 8.09 | 5.95 | - | - | العدد |
| 38.31 | 41.59 | 30.66 | 31.67 | 34.14 | - | - | المبلغ |
| | | | | | | | صيدا |
| 6.21 | 5.76 | 4.84 | 4.35 | 3.17 | - | - | العدد |
| 27.80 | 23.31 | 21.26 | 19.06 | 14.74 | - | - | المبلغ |
| | | | | | | | زحلة |
| 9.51 | 8.11 | 6.18 | 6.02 | 5.21 | - | - | العدد |
| 31.04 | 25.67 | 17.88 | 17.78 | 14.60 | - | - | المبلغ |
| | | | | | | | صور |
| 3.48 | 3.13 | 2.50 | 1.76 | 1.20 | - | - | العدد |
| 13.38 | 12.11 | 11.08 | 6.68 | 4.76 | - | - | المبلغ |
| | | | | | | | النبطية |
| 2.41 | 2.22 | 1.84 | 1.57 | 1.06 | - | - | العدد |
| 9.18 | 7.99 | 5.64 | 7.15 | 3.77 | - | - | المبلغ |
| 324.95 | 296.47 | 284.34 | 312.17 | 277.07 | 305.61 | 299.65 | المجموع |
| 2,064.57 | 1,879.28 | 1,735.95 | 1,796.28 | 1,740.01 | 1,792.74 | 1,933.62 | المبلغ |

3.5.3 Banks' clearing in foreign currencies

(Number in thousands, value in millions of USD)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--------------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Number of cheques | | | | | | | |
| Beirut | | | | | | | |
| US Dollar | 8,095.65 | 694.12 | 649.47 | 685.55 | 702.93 | 715.20 | 655.41 |
| Euro | 92.85 | 8.20 | 7.73 | 8.32 | 8.30 | 8.24 | 7.42 |
| Pound Sterling | 3.13 | 0.29 | 0.23 | 0.26 | 0.25 | 0.26 | 0.24 |
| Total | 8,191.63 | 702.61 | 657.43 | 694.12 | 711.48 | 723.69 | 663.07 |
| Jounieh | | | | | | | |
| US Dollar | 553.43 | 41.78 | 39.18 | 41.46 | 42.86 | 44.36 | 40.18 |
| Euro | 5.59 | 0.49 | 0.41 | 0.43 | 0.43 | 0.42 | 0.40 |
| Pound Sterling | 0.08 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Total | 559.10 | 42.28 | 39.60 | 41.90 | 43.30 | 44.78 | 40.59 |
| Other Branches | | | | | | | |
| US Dollar | 636.88 | 44.02 | 41.20 | 43.22 | 44.37 | 48.78 | 44.50 |
| Euro | 4.36 | 0.33 | 0.30 | 0.32 | 0.33 | 0.35 | 0.34 |
| Pound Sterling | 0.18 | 0.02 | 0.01 | 0.01 | 0.02 | 0.01 | 0.02 |
| Total | 641.42 | 44.37 | 41.52 | 43.56 | 44.72 | 49.14 | 44.86 |
| TOTAL | | | | | | | |
| US Dollar | 9,285.95 | 779.92 | 729.85 | 770.23 | 790.16 | 808.33 | 740.10 |
| Euro | 102.81 | 9.02 | 8.45 | 9.07 | 9.06 | 9.01 | 8.16 |
| Pound Sterling | 3.39 | 0.32 | 0.25 | 0.28 | 0.28 | 0.27 | 0.27 |
| Total | 9,392.15 | 789.26 | 738.55 | 779.58 | 799.50 | 817.61 | 748.52 |
| Value of cheques | | | | | | | |
| Beirut | | | | | | | |
| US Dollar | 47,938.11 | 4,296.17 | 4,009.38 | 4,000.61 | 4,222.38 | 4,622.75 | 3,999.04 |
| Euro | 1,156.63 | 133.15 | 130.91 | 135.58 | 112.40 | 121.12 | 110.57 |
| Pound Sterling | 70.42 | 9.61 | 6.16 | 5.55 | 4.90 | 8.72 | 7.78 |
| Total | 49,165.16 | 4,438.93 | 4,146.46 | 4,141.74 | 4,339.69 | 4,752.59 | 4,117.40 |
| Jounieh | | | | | | | |
| US Dollar | 1,717.37 | 141.40 | 136.78 | 138.41 | 143.52 | 159.29 | 144.20 |
| Euro | 28.82 | 2.20 | 4.68 | 1.70 | 2.90 | 2.11 | 2.18 |
| Pound Sterling | 0.40 | 0.01 | 0.02 | 0.01 | 0.01 | 0.01 | 0.01 |
| Total | 1,746.59 | 143.62 | 141.48 | 140.13 | 146.43 | 161.41 | 146.38 |
| Other Branches | | | | | | | |
| US Dollar | 2,902.36 | 205.56 | 195.22 | 204.77 | 219.88 | 254.95 | 230.84 |
| Euro | 82.28 | 12.05 | 4.48 | 6.55 | 6.59 | 8.66 | 8.85 |
| Pound Sterling | 2.40 | 0.07 | 0.12 | 1.02 | 0.84 | 0.04 | 0.19 |
| Total | 2,987.03 | 217.68 | 199.82 | 212.33 | 227.31 | 263.65 | 239.88 |
| TOTAL | | | | | | | |
| US Dollar | 52,557.83 | 4,643.13 | 4,341.38 | 4,343.79 | 4,585.79 | 5,036.99 | 4,374.08 |
| Euro | 1,267.73 | 147.40 | 140.08 | 143.83 | 121.90 | 131.89 | 121.61 |
| Pound Sterling | 73.22 | 9.69 | 6.30 | 6.58 | 5.75 | 8.76 | 7.98 |
| Total | 53,898.79 | 4,800.22 | 4,487.75 | 4,494.20 | 4,713.44 | 5,177.65 | 4,503.67 |

* Note: Starting May 16, 2012, clearing houses in regional branches suspended their activities and cleared checks are treated only in Beirut's branch (ref: announcement to banks No. 877).

3.5.4 Number of outstanding payment cards

(end of period)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|---------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Resident | 1,549,290 | 1,583,277 | 1,560,991 | 1,582,769 | 1,544,276 | 1,586,002 | 1,606,364 |
| Non-Resident | 43,343 | 43,138 | 44,970 | 47,267 | 47,322 | 44,943 | 47,562 |
| Total Number | 1,592,633 | 1,626,415 | 1,605,961 | 1,630,036 | 1,591,598 | 1,630,945 | 1,653,926 |

٣٠٥٠٣ عمليات المقاصة بالعملات الأجنبية
(العدد بالآلاف والمبالغ بملايين الدولارات الأميركية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|
| | | | | | | | عدد الشيكات |
| | | | | | | | بيروت |
| 750.29 | 668.68 | 634.55 | 726.95 | 661.54 | - | - | دولار أميركي |
| 8.95 | 7.85 | 7.28 | 8.04 | 7.08 | - | - | يورو |
| 0.27 | 0.22 | 0.20 | 0.24 | 0.20 | - | - | جنيه إسترليني |
| 759.52 | 676.75 | 642.03 | 735.22 | 668.82 | - | - | المجموع |
| | | | | | | | جونية |
| 46.21 | 40.84 | 37.32 | 35.11 | 17.22 | - | - | دولار أميركي |
| 0.46 | 0.43 | 0.37 | 0.34 | 0.14 | - | - | يورو |
| 0.01 | 0.01 | 0.02 | 0.01 | 0.00 | - | - | جنيه إسترليني |
| 46.67 | 41.27 | 37.70 | 35.45 | 17.37 | - | - | المجموع |
| | | | | | | | باقي الفروع |
| 48.26 | 42.84 | 35.36 | 34.50 | 26.12 | - | - | دولار أميركي |
| 0.36 | 0.31 | 0.29 | 0.28 | 0.21 | - | - | يورو |
| 0.02 | 0.02 | 0.01 | 0.02 | 0.01 | - | - | جنيه إسترليني |
| 48.64 | 43.17 | 35.65 | 34.79 | 26.34 | - | - | المجموع |
| | | | | | | | المجموع |
| 844.76 | 752.36 | 707.22 | 796.55 | 704.88 | 814.47 | 810.82 | دولار أميركي |
| 9.77 | 8.58 | 7.94 | 8.66 | 7.43 | 9.00 | 9.39 | يورو |
| 0.30 | 0.25 | 0.22 | 0.26 | 0.22 | 0.24 | 0.25 | جنيه إسترليني |
| 854.82 | 761.19 | 715.39 | 805.47 | 712.53 | 823.71 | 820.46 | المجموع |
| | | | | | | | قيمة الشيكات |
| | | | | | | | بيروت |
| 4,398.87 | 4,143.19 | 3,830.68 | 4,424.82 | 3,942.17 | - | - | دولار أميركي |
| 272.04 | 134.45 | 122.02 | 105.39 | 127.23 | - | - | يورو |
| 6.59 | 5.69 | 4.41 | 4.82 | 5.00 | - | - | جنيه إسترليني |
| 4,677.50 | 4,283.34 | 3,957.11 | 4,535.02 | 4,074.39 | - | - | المجموع |
| | | | | | | | جونية |
| 159.31 | 145.00 | 125.40 | 122.25 | 61.78 | - | - | دولار أميركي |
| 1.92 | 2.86 | 2.03 | 2.02 | 0.58 | - | - | يورو |
| 0.02 | 0.03 | 0.05 | 0.02 | 0.04 | - | - | جنيه إسترليني |
| 161.24 | 147.89 | 127.48 | 124.28 | 62.40 | - | - | المجموع |
| | | | | | | | باقي الفروع |
| 239.86 | 218.90 | 177.73 | 175.60 | 139.73 | - | - | دولار أميركي |
| 12.28 | 12.83 | 8.78 | 7.82 | 7.49 | - | - | يورو |
| 0.36 | 0.19 | 0.08 | 0.08 | 0.08 | - | - | جنيه إسترليني |
| 252.50 | 231.91 | 186.59 | 183.49 | 147.29 | - | - | المجموع |
| | | | | | | | المجموع |
| 4,798.04 | 4,507.09 | 4,133.81 | 4,722.66 | 4,143.67 | 4,609.99 | 4,634.34 | دولار أميركي |
| 286.24 | 150.14 | 132.83 | 115.23 | 135.30 | 127.41 | 124.28 | يورو |
| 6.96 | 5.91 | 4.54 | 4.91 | 5.12 | 5.92 | 6.03 | جنيه إسترليني |
| 5,091.24 | 4,663.14 | 4,271.18 | 4,842.80 | 4,284.09 | 4,743.32 | 4,764.64 | المجموع |

* توقف عمل غرف المقاصة كافة المنشأة لدى فروع مصرف لبنان ابتداءً من ١٦ أيار ٢٠١٢، وقد حصرت مقاصة الشيكات في مركزه الرئيسي في بيروت (إعلام للمصارف رقم ٨٧٧)

٤٠٥٠٣ بطاقات الدفع في التداول
(نهاية الفترة)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|
| 1,630,021 | 1,657,842 | 1,685,408 | 1,726,667 | 1,730,841 | 1,751,320 | 1,765,908 | مقيم |
| 46,351 | 47,042 | 48,765 | 51,690 | 53,121 | 54,385 | 62,536 | غير مقيم |
| 1,676,372 | 1,704,884 | 1,734,173 | 1,778,357 | 1,783,962 | 1,805,705 | 1,828,444 | العدد الإجمالي |

3.5.5 Distribution of payment cards by category

(end of period)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Credit Cards | | | | | | | |
| Resident | 358,521 | 364,706 | 360,110 | 347,680 | 354,997 | 373,204 | 370,960 |
| Non-Resident | 3,194 | 2,658 | 2,712 | 2,716 | 2,794 | 2,951 | 3,077 |
| Debit Cards | | | | | | | |
| Resident | 1,000,923 | 1,026,062 | 1,011,751 | 1,032,350 | 1,033,142 | 1,056,662 | 1,074,293 |
| Non-Resident | 34,479 | 34,292 | 35,943 | 37,421 | 37,559 | 35,670 | 37,698 |
| Charge Cards | | | | | | | |
| Resident | 159,692 | 161,587 | 156,644 | 163,546 | 115,885 | 112,591 | 120,753 |
| Non-Resident | 5,632 | 6,149 | 6,279 | 6,699 | 6,481 | 5,841 | 6,225 |
| Prepaid Cards | | | | | | | |
| Resident | 30,154 | 30,922 | 32,486 | 39,193 | 40,252 | 43,545 | 40,358 |
| Non-Resident | 38 | 39 | 36 | 431 | 488 | 481 | 562 |

3.5.6 Geographical distribution of ATMs

(end of period)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Beirut & Suburbs | 569 | 577 | 584 | 598 | 613 | 618 | 620 |
| Mount Lebanon | 247 | 251 | 262 | 264 | 279 | 284 | 287 |
| North Lebanon | 124 | 126 | 128 | 131 | 120 | 123 | 128 |
| South Lebanon | 95 | 97 | 98 | 100 | 100 | 99 | 104 |
| Nabatieh | 20 | 21 | 21 | 23 | 24 | 25 | 23 |
| Bekaa | 84 | 90 | 88 | 91 | 90 | 93 | 93 |
| Total | 1,139 | 1,162 | 1,181 | 1,207 | 1,226 | 1,242 | 1,255 |

3.5.7 Points of sales

(end of period)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|---|--------|--------|--------|--------|--------|--------|--------|
| Number of contracts signed with merchants | 44,639 | 45,617 | 46,308 | 47,075 | 47,277 | 47,733 | 48,486 |
| Number of Manual Machines | 24,857 | 25,068 | 24,790 | 24,752 | 24,430 | 23,860 | 23,505 |
| Number of Electronic Machines | 15,762 | 16,520 | 17,048 | 17,693 | 18,069 | 18,837 | 19,299 |

* Revised figures

3.5.8 Payment cards: total amount of payments and cash withdrawals*

(in millions of USD)

| | Jan-11 | Feb-11 | Mar-11 | Q2-11 | Apr-11 | May-11 | Jun-11 |
|--|--------|--------|--------|-----------------|--------|--------|--------|
| Points of Sales | | | | | | | |
| Payments inside Lebanon by Residents | 118.48 | 113.44 | 128.15 | 401.35 | 126.17 | 133.47 | 141.71 |
| Payments inside Lebanon by Non-Residents | 1.92 | 1.57 | 1.97 | 6.73 | 1.96 | 2.33 | 2.43 |
| Payments outside Lebanon by Residents** | 66.93 | 64.81 | 76.43 | 236.34 | 78.15 | 81.38 | 76.81 |
| ATM + Cashier | | | | | | | |
| Cash Withdrawals inside Lebanon by Residents | 383.22 | 404.87 | 481.64 | 1,392.72 | 507.03 | 428.52 | 457.16 |
| Cash Withdrawals inside Lebanon by Non-Residents | 5.32 | 5.63 | 6.30 | 19.98 | 6.60 | 6.25 | 7.13 |

* Cards issued in Lebanon.

** Includes both payments and cash withdrawals outside Lebanon by residents.

3.5.9 Payment cards: share of LBP payments and cash withdrawals

(in percent)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|---|-------|-------|-------|-------|-------|-------|-------|
| Residents | | | | | | | |
| Payments [LBP] / total payments [LBP&USD] | 11.98 | 12.30 | 12.37 | 12.18 | 10.86 | 10.21 | 10.19 |
| Cash withdrawals [LBP] / total cash withdrawals [LBP&USD] | 67.39 | 67.79 | 66.72 | 67.61 | 66.35 | 66.49 | 65.74 |
| Non-Residents | | | | | | | |
| Payments [LBP] / total payments [LBP&USD] | 2.62 | 1.81 | 1.89 | 1.86 | 1.90 | 2.06 | 2.41 |
| Cash withdrawals [LBP] / total cash withdrawals [LBP&USD] | 35.16 | 36.46 | 29.45 | 36.66 | 34.74 | 33.65 | 29.03 |

٥.٥.٣ توزع البطاقات حسب الفئة

(نهاية الفترة)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------|
| 386,037 | 395,466 | 411,377 | 424,278 | 426,160 | 431,099 | 425,578 | بطاقات الائتمان |
| 3,237 | 3,397 | 3,581 | 3,798 | 3,871 | 3,958 | 8,231 | مقيم |
| | | | | | | | غير مقيم |
| 1,077,487 | 1,091,212 | 1,104,518 | 1,128,308 | 1,123,063 | 1,137,705 | 1,083,243 | بطاقات الدفع الفوري |
| 35,996 | 35,500 | 36,619 | 39,045 | 38,976 | 39,345 | 42,862 | مقيم |
| | | | | | | | غير مقيم |
| 123,112 | 129,724 | 128,943 | 127,110 | 132,966 | 130,779 | 152,191 | بطاقات الدفع لأجل |
| 6,358 | 6,731 | 6,665 | 6,780 | 7,147 | 7,089 | 8,222 | مقيم |
| | | | | | | | غير مقيم |
| 43,385 | 41,440 | 40,570 | 46,971 | 48,652 | 51,737 | 104,896 | بطاقات مدفوعة مسبقاً |
| 760 | 1,414 | 1,900 | 2,067 | 3,127 | 3,993 | 3,221 | مقيم |
| | | | | | | | غير مقيم |

٦.٥.٣ التوزيع الجغرافي للصراف الآلي

(نهاية الفترة)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| 628 | 638 | 642 | 604 | 615 | 621 | 597 | بيروت وضواحيها |
| 301 | 306 | 313 | 328 | 348 | 354 | 413 | جبل لبنان |
| 131 | 130 | 133 | 133 | 134 | 135 | 138 | لبنان الشمالي |
| 108 | 113 | 115 | 116 | 114 | 116 | 121 | لبنان الجنوبي |
| 23 | 24 | 27 | 26 | 23 | 23 | 26 | النيضية |
| 94 | 97 | 97 | 91 | 92 | 93 | 104 | البقاع |
| 1,285 | 1,308 | 1,327 | 1,298 | 1,326 | 1,342 | 1,399 | المجموع العام |

٧.٥.٣ مراكز البيع

(نهاية الفترة)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12* | |
|--------|--------|--------|--------|--------|--------|--------|------------------------------|
| 48,583 | 49,074 | 49,802 | 48,999 | 48,574 | 49,399 | 32,455 | عدد العقود المبرمة مع التجار |
| 22,725 | 22,357 | 21,999 | 21,687 | 21,386 | 21,063 | 7,088 | عدد الماكينات اليدوية |
| 19,708 | 20,020 | 20,572 | 20,779 | 21,471 | 21,920 | 22,645 | عدد الماكينات الإلكترونية |
| | | | | | | | * أرقام مصححة |

٨.٥.٣ بطاقات الدفع: مجموع المدفوعات والسحوبات خلال الفترة *

(بملايين الدولارات الأميركية)

| Q3-11 | Q4-11 | Q1-12 | Jan-12 | Feb-12 | Mar-12 | Q2-12 | |
|-----------------|-----------------|-----------------|--------|--------|--------|-------|---|
| 424.69 | 491.05 | 448.80 | 153.80 | 140.08 | 154.92 | n.a | مراكز البيع |
| 7.92 | 8.31 | 7.72 | 2.96 | 2.26 | 2.50 | n.a | مدفوعات المقيمين الحاصلة داخل لبنان |
| 262.16 | 250.32 | 243.17 | 76.88 | 79.29 | 86.99 | n.a | مدفوعات غير المقيمين الحاصلة داخل لبنان |
| | | | | | | | مدفوعات المقيمين الحاصلة خارج لبنان** |
| 1,402.73 | 1,509.43 | 1,370.32 | 410.37 | 440.18 | 519.77 | n.a | الصراف الآلي + الصندوق |
| 24.84 | 22.67 | 21.11 | 6.84 | 6.45 | 7.82 | n.a | سحوبات المقيمين النقدية داخل لبنان |
| | | | | | | | سحوبات الغير مقيمين النقدية داخل لبنان |

* بطاقات مصدرة في لبنان.
** تشمل مجمل مدفوعات وسحوبات المقيمين الحاصلة خارج لبنان

٩.٥.٣ بطاقات الدفع: حصة المدفوعات والسحوبات بالليرة اللبنانية

(بالنسبة المئوية)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|-------|-------|-------|-------|-------|-------|-------|---|
| 11.27 | 12.71 | 12.83 | 13.02 | 13.99 | 13.88 | n.a | المقيمون |
| 67.44 | 67.12 | 67.51 | 66.33 | 67.47 | 66.57 | n.a | المدفوعات بالليرة اللبنانية، داخل لبنان، من مجمل المدفوعات بالليرة والدولار |
| | | | | | | | السحوبات بالليرة اللبنانية، داخل لبنان، من مجمل السحوبات بالليرة والدولار |
| 2.73 | 3.49 | 3.78 | 3.49 | 3.51 | 3.51 | n.a | غير المقيمين |
| 35.54 | 35.60 | 35.53 | 31.10 | 34.25 | 33.73 | n.a | المدفوعات بالليرة اللبنانية، داخل لبنان، من مجمل المدفوعات بالليرة والدولار |
| | | | | | | | السحوبات بالليرة اللبنانية، داخل لبنان، من مجمل السحوبات بالليرة والدولار |

4 PUBLIC FINANCE STATISTICS

4.1 Public sector operations: revenues and expenditures

(in billions of LBP)

| | 2010 | 2011 | Q2-10 | Q3-10 | Q4-10 | Q1-11 | Q2-11 |
|--|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|----------------|
| Budget Transactions | | | | | | | |
| 1- Budgetary Revenues | 12,018.5 | 13,352.8 | 3,295.8 | 2,599.2 | 3,209.2 | 2,549.6 | 4,285.6 |
| Tax Revenues | 9,975.8 | 9,884.7 | 2,956.1 | 2,355.5 | 2,316.7 | 2,244.3 | 2,923.6 |
| Tax Revenues [1] | 3,981.1 | 4,406.3 | 1,466.7 | 786.4 | 823.1 | 932.8 | 1,623.3 |
| Custom Revenues [2] | 2,801.7 | 2,178.7 | 712.8 | 751.0 | 675.2 | 536.4 | 531.2 |
| VAT Revenues | 3,193.0 | 3,299.7 | 776.7 | 818.1 | 818.4 | 775.1 | 769.1 |
| Non Tax Revenues | 2,042.7 | 3,468.1 | 339.7 | 243.7 | 892.5 | 305.3 | 1,362.0 |
| Telecom Revenues [5] | - | 2,261.3 | - | - | - | - | 1,061.7 |
| 2- Budgetary Expenditures | 15,229.2 | 16,022.3 | 3,641.1 | 3,944.6 | 3,948.7 | 4,153.6 | 3,803.3 |
| o/w General Expenditures | 9,011.6 | 9,988.1 | 2,062.8 | 2,255.9 | 2,441.4 | 2,717.0 | 2,229.3 |
| o/w Interest Expenditures | 5,893.3 | 5,654.8 | 1,485.6 | 1,583.5 | 1,428.0 | 1,374.7 | 1,491.8 |
| Domestic Interest Expenditures | 3,762.6 | 3,552.2 | 870.0 | 1,085.2 | 889.8 | 890.5 | 900.4 |
| Foreign Interest Expenditures [3] | 2,130.7 | 2,102.6 | 615.5 | 498.3 | 538.2 | 484.3 | 591.4 |
| o/w Foreign Debt Principal Repayment [4] | 324.3 | 379.4 | 92.7 | 105.2 | 79.3 | 61.9 | 82.3 |
| Budget Primary Balance | 3,006.9 | 3,364.6 | 1,233.0 | 343.3 | 767.7 | -167.4 | 2,056.3 |
| 3- Budget Deficit (1-2) | -3,210.7 | -2,669.6 | -345.3 | -1,345.4 | -739.5 | -1,604.0 | 482.3 |
| Treasury Transactions | | | | | | | |
| 1'- Treasury Receipts | 665.8 | 717.6 | 166.7 | 177.5 | 151.8 | 178.4 | 172.5 |
| 2'- Treasury Payments | 1,859.9 | 1,577.7 | 330.0 | 502.6 | 729.5 | 229.2 | 304.3 |
| 3'- Treasury Balance (1'-2') | -1,194.1 | -860.0 | -163.2 | -325.1 | -577.7 | -50.8 | -131.8 |
| Total Cash In | 12,684.3 | 14,070.4 | 3,462.5 | 2,776.8 | 3,361.0 | 2,728.0 | 4,458.0 |
| Total Cash Out | 17,089.1 | 17,600.0 | 3,971.1 | 4,447.2 | 4,678.2 | 4,382.8 | 4,107.6 |
| Total Primary Balance | 1,812.9 | 2,504.6 | 1,069.7 | 18.2 | 190.0 | -218.2 | 1,924.5 |
| Total Deficit (3+3') | -4,404.8 | -3,529.6 | -508.6 | -1,670.5 | -1,317.2 | -1,654.9 | 350.4 |
| Memorandum items: budget operations | | | | | | | |
| Interest Payments/Budgetary Revenues | 49.0% | 42.3% | 45.1% | 60.9% | 44.5% | 53.9% | 34.8% |
| Budgetary Revenues/Budgetary Expenditures | 78.9% | 83.3% | 90.5% | 65.9% | 81.3% | 61.4% | 112.7% |
| Budget Deficit/Budgetary Expenditures | -21.1% | -16.7% | -9.5% | -34.1% | -18.7% | -38.6% | 12.7% |
| Budget Primary Balance/Budgetary Expenditures | 19.7% | 21.0% | 33.9% | 8.7% | 19.4% | -4.0% | 54.1% |
| Interest Payments/Budgetary Expenditures | 38.7% | 35.3% | 40.8% | 40.1% | 36.2% | 33.1% | 39.2% |
| Memorandum items: public sector operations | | | | | | | |
| Interest Payments/Total Revenues | 46.5% | 40.2% | 42.9% | 57.0% | 42.5% | 50.4% | 33.5% |
| Total Revenues/Total Public Sector Expenditures | 74.2% | 79.9% | 87.2% | 62.4% | 71.8% | 62.2% | 108.5% |
| Total Deficit/Total Public Sector Expenditures | -25.8% | -20.1% | -12.8% | -37.6% | -28.2% | -37.8% | 8.5% |
| Total Primary Balance/Total Public Sector Expenditures | 10.6% | 14.2% | 26.9% | 0.4% | 4.1% | -5.0% | 46.9% |
| Interest Payments/Total Public Sector Expenditures | 34.5% | 32.1% | 37.4% | 35.6% | 30.5% | 31.4% | 36.3% |

Source: Ministry of Finance [MOF].

[1] Other than customs & VAT. [2] Receipts from excise taxes are included within customs revenues for comparative reasons. [3] Figures are regularly revised [4] Includes repayment of principal on concessional loans earmarked for project financing (MOF). Beginning 2008, the concessional loan principal payments are excluded from the 2008 debt service. [5] The estimated telecom revenues according to ministry of telecom for the first half of the year 2011, which haven't been transferred yet to the treasury account in BDL, were added to June 2011 revenues figures.

4.2 Outstanding debt

(end of period, in billions of LBP)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Local Currency Debt | 39,969.0 | 39,161.0 | 41,974.0 | 44,973.0 | 45,653.0 | 45,439.0 | 45,028.0 |
| Central Bank | 10,044.0 | 10,530.0 | 10,407.0 | 10,334.0 | 10,408.0 | 10,573.0 | 9,630.0 |
| Treasury Bills Portfolio | 9,695.0 | 10,204.0 | 10,092.0 | 10,043.0 | 10,128.0 | 10,316.0 | 9,385.0 |
| Loans to Public Entities | 349.0 | 326.0 | 315.0 | 291.0 | 280.0 | 257.0 | 245.0 |
| Banks | 23,768.0 | 22,255.0 | 24,568.0 | 27,286.0 | 27,758.0 | 27,396.0 | 27,637.0 |
| Treasury Bills | 23,657.0 | 22,173.0 | 24,473.0 | 27,181.0 | 27,640.0 | 27,286.0 | 27,519.0 |
| Other Loans | 111.0 | 82.0 | 95.0 | 105.0 | 118.0 | 110.0 | 118.0 |
| Non Banking System TBs | 6,157.0 | 6,376.0 | 6,999.0 | 7,353.0 | 7,487.0 | 7,470.0 | 7,761.0 |
| Public Sector Deposits | 8,314.0 | 6,559.0 | 8,391.0 | 10,522.0 | 10,655.0 | 10,368.0 | 9,364.0 |
| Net Local Debt | 31,655.0 | 32,602.0 | 33,583.0 | 34,451.0 | 34,998.0 | 35,071.0 | 35,664.0 |
| Foreign Currency Debt* [mn USD] | 21,446.8 | 21,384.4 | 21,313.4 | 21,319.4 | 21,238.5 | 20,898.2 | 20,991.0 |
| Gross Debt | 72,300.0 | 71,398.0 | 74,104.0 | 77,112.0 | 77,670.0 | 76,943.0 | 76,672.0 |
| Net Total Debt | 63,986.0 | 64,839.0 | 65,713.0 | 66,590.0 | 67,015.0 | 66,575.0 | 67,308.0 |
| <i>Exchange Rate (eop)</i> | <i>1,507.5</i> | <i>1,507.5</i> | <i>1,507.5</i> | <i>1,507.5</i> | <i>1,507.5</i> | <i>1,507.5</i> | <i>1,507.5</i> |

Quasi-final figures subject to revision. All TBs in LBP are considered as part of local currency debt and those in foreign currencies as part of foreign currency debt. All TBs are reported with accrued interest.

* Foreign currency debt figures are constantly updated and thus may differ from numbers published in the monthly bulletins.

٤ إحصاءات القطاع العام

١.٤ عمليات القطاع العام: الإيرادات والنفقات

(بمليارات الليرات اللبنانية)

| Q3-11 | Q4-11 | Q1-12 | Q2-12 | Apr-12 | May-12 | Jun-12 | |
|----------------|-----------------|-----------------|----------------|----------------|----------------|----------------|--|
| | | | | | | | عمليات الموازنة |
| 3,103.8 | 3,413.8 | 3,352.1 | 3,980.2 | 1,202.4 | 1,362.1 | 1,415.7 | ١- إيرادات الموازنة |
| 2,319.3 | 2,397.5 | 2,532.6 | 3,113.2 | 947.2 | 997.7 | 1,168.3 | الإيرادات الضريبية |
| 876.7 | 973.5 | 1,130.4 | 1,746.1 | 362.4 | 596.7 | 787.0 | الإيرادات الضريبية [١] |
| 563.4 | 547.7 | 529.0 | 564.3 | 166.6 | 203.7 | 194.1 | الإيرادات الجمركية [٢] |
| 879.3 | 876.3 | 873.2 | 802.8 | 418.2 | 197.3 | 187.2 | الضريبة على القيمة المضافة |
| 784.5 | 1,016.4 | 819.6 | 867.0 | 255.2 | 364.4 | 247.3 | الإيرادات غير الضريبية |
| 570.0 | 629.5 | 520.2 | 545.6 | 178.4 | 196.1 | 171.1 | إيرادات الاتصالات السلكية واللاسلكية [٥] |
| 3,845.0 | 4,220.4 | 3,765.9 | 3,953.9 | 1,498.1 | 1,327.8 | 1,128.0 | ٢- نفقات الموازنة |
| 2,416.9 | 2,625.0 | 2,490.4 | 2,357.2 | 839.7 | 801.0 | 716.5 | النفقات العامة |
| 1,324.6 | 1,463.7 | 1,209.2 | 1,527.5 | 636.2 | 492.6 | 398.7 | خدمة الدين |
| 831.3 | 930.1 | 813.9 | 901.7 | 353.4 | 264.5 | 283.8 | خدمة الدين الداخلي |
| 493.3 | 533.6 | 395.3 | 625.9 | 282.9 | 228.1 | 114.9 | خدمة الدين الخارجي [٣] |
| 103.6 | 131.7 | 66.3 | 69.2 | 22.2 | 34.2 | 12.8 | الأساس العائدة للقروض المتعلقة بالمشاريع [٤] |
| 686.9 | 788.9 | 861.7 | 1,623.0 | 362.7 | 561.1 | 699.1 | عجز/فائض الموازنة الأولى |
| -741.2 | -806.5 | -413.8 | 26.3 | -295.7 | 34.4 | 287.6 | ٣- عجز/فائض الموازنة |
| | | | | | | | عمليات الخزينة |
| 190.7 | 176.1 | 169.9 | 139.8 | 39.9 | 45.7 | 54.3 | ١- قبض |
| 248.2 | 796.0 | 764.8 | 865.1 | 380.5 | 154.9 | 329.6 | ٢- دفع |
| -57.5 | -619.8 | -594.9 | -725.3 | -340.6 | -109.3 | -275.4 | ٣- عجز/فائض عمليات الخزينة |
| 3,294.5 | 3,589.9 | 3,522.0 | 4,120.0 | 1,242.3 | 1,407.8 | 1,469.9 | مجموع الإيرادات |
| 4,093.2 | 5,016.3 | 4,530.6 | 4,819.0 | 1,878.6 | 1,482.7 | 1,457.7 | مجموع النفقات |
| 629.3 | 169.0 | 266.8 | 897.7 | 22.1 | 451.8 | 423.8 | مجموع العجز/الفائض الأولي |
| -798.8 | -1,426.4 | -1,008.7 | -699.0 | -636.3 | -74.9 | 12.3 | مجموع العجز/الفائض |
| | | | | | | | حسابات للذكر لعمليات الموازنة |
| 42.7% | 42.9% | 36.1% | 38.4% | 52.9% | 36.2% | 28.2% | خدمة الدين/الإيرادات الموازنة |
| 80.7% | 80.9% | 89.0% | 100.7% | 80.3% | 102.6% | 125.5% | إيرادات الموازنة/نفقات الموازنة |
| -19.3% | -19.1% | -11.0% | 0.7% | -19.7% | 2.6% | 25.5% | عجز الموازنة/نفقات الموازنة |
| 17.9% | 18.7% | 22.9% | 41.0% | 24.2% | 42.3% | 62.0% | عجز الموازنة الأولى/نفقات الموازنة |
| 34.4% | 34.7% | 32.1% | 38.6% | 42.5% | 37.1% | 35.3% | خدمة الدين/نفقات الموازنة |
| | | | | | | | حسابات للذكر لعمليات القطاع العام الإجمالية |
| 40.2% | 40.8% | 34.3% | 37.1% | 51.2% | 35.0% | 27.1% | خدمة الدين/مجموع الإيرادات |
| 80.5% | 71.6% | 77.7% | 85.5% | 66.1% | 94.9% | 100.8% | مجموع الإيرادات/مجموع النفقات |
| -19.5% | -28.4% | -22.3% | -14.5% | -33.9% | -5.1% | 0.8% | العجز الإجمالي/مجموع النفقات |
| 15.4% | 3.4% | 5.9% | 18.6% | 1.2% | 30.5% | 29.1% | العجز الأولي الإجمالي/مجموع النفقات |
| 32.4% | 29.2% | 26.7% | 31.7% | 33.9% | 33.2% | 27.4% | خدمة الدين/مجموع النفقات |

المصدر: وزارة المالية.

[١] غير الجمركية وغير الضريبة على القيمة المضافة. [٢] بهدف المقارنة قامت وزارة المالية بضم الرسوم إلى الإيرادات الجمركية (مصدر وزارة المالية). [٣] الأرقام تصحح دورياً. [٤] تتضمن أرقام القروض العائدة فقط للقروض المتعلقة بالمشاريع. ابتداءً من العام ٢٠٠٨، تحتسب خدمة الدين من دون الأقساط العائدة للقروض المتعلقة بالمشاريع. [٥] إن إيرادات الاتصالات السلكية واللاسلكية المرتقبة للنصف الأول من سنة ٢٠١١ والتي لم تحوّل بعد إلى حساب الخزينة لدى مصرف لبنان، قد أضيفت إلى الأرقام المتعلقة بإيرادات شهر حزيران ٢٠١١.

٢.٤ الدين العام

(نهاية الفترة، بمليارات الليرات اللبنانية)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---|
| 48,255.0 | 47,838.0 | 47,955.0 | 50,300.0 | 49,340.0 | 50,491.0 | 48,508.0 | الدين الداخلي بالليرة اللبنانية |
| 13,130.0 | 14,585.0 | 15,975.0 | 16,257.0 | 16,374.0 | 18,006.0 | 15,569.0 | مصرف لبنان |
| 12,912.0 | 14,379.0 | 15,796.0 | 16,090.0 | 16,235.0 | 17,878.0 | 15,472.0 | محفظه سندات الخزينة |
| 218.0 | 206.0 | 179.0 | 167.0 | 139.0 | 128.0 | 97.0 | قروض لمؤسسات عامة |
| 27,214.0 | 25,390.0 | 24,067.0 | 26,241.0 | 25,177.0 | 24,618.0 | 24,840.0 | المصارف |
| 27,137.0 | 25,306.0 | 23,985.0 | 26,153.0 | 25,071.0 | 24,519.0 | 24,731.0 | محفظه سندات الخزينة |
| 77.0 | 84.0 | 82.0 | 88.0 | 106.0 | 99.0 | 109.0 | قروض أخرى |
| 7,911.0 | 7,863.0 | 7,913.0 | 7,802.0 | 7,789.0 | 7,867.0 | 8,099.0 | سندات القطاع غير المصرفي |
| 11,419.0 | 10,530.0 | 10,448.0 | 12,877.0 | 10,984.0 | 10,807.0 | 12,274.0 | ودائع القطاع العام |
| 36,836.0 | 37,308.0 | 37,507.0 | 37,423.0 | 38,356.0 | 39,684.0 | 36,234.0 | الدين الداخلي الصافي بالليرة اللبنانية |
| 20,592.4 | 20,868.3 | 20,739.6 | 21,009.0 | 20,926.7 | 20,628.2 | 23,114.4 | الدين القائم بالعملة الأجنبية (بملايين الدولارات)* |
| 79,301.0 | 79,276.0 | 79,166.0 | 81,956.0 | 80,887.0 | 81,588.0 | 83,353.0 | الدين الإجمالي |
| 67,882.0 | 68,746.0 | 68,718.0 | 69,079.0 | 69,903.0 | 70,781.0 | 71,079.0 | مجموع الدين العام الصافي |
| 1,507.5 | 1,507.5 | 1,507.5 | 1,507.5 | 1,507.5 | 1,507.5 | 1,507.5 | سعر صرف الدولار بنهاية الفترة |

أرقام شبه نهائية خاضعة للتصحيح.

تدخل سندات الخزينة بالليرة اللبنانية في الدين الداخلي بالليرة اللبنانية وسندات الخزينة بالعملة الأجنبية في الدين القائم بالعملة الأجنبية. السندات محتسبة بقيمتها الفعلية أي باحتساب الفائدة المترتبة لتاريخه. * قد تختلف أرقام الدين القائم بالعملة الأجنبية عن تلك الواردة في النشرة الشهرية نظراً للتصحيح الدائم الذي تخضع له.

4.3 Treasury bills in circulation

(Face value in billions of LBP)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|
| 3 months | | | | | | | |
| Issue | 706 | 34 | 50 | 40 | 72 | 158 | 41 |
| Reimbursement | 783 | 37 | 55 | 14 | 35 | 72 | 122 |
| In circulation (end of period) | 76 | 102 | 97 | 123 | 160 | 315 | 225 |
| 6 months | | | | | | | |
| Issue | 3,140 | 200 | 130 | 122 | 275 | 327 | 52 |
| Reimbursement | 2,530 | 218 | 1,435 | 81 | 10 | 185 | 122 |
| In circulation (end of period) | 2,141 | 1,739 | 434 | 475 | 740 | 1,634 | 1,834 |
| 12 months | | | | | | | |
| Issue | 2,028 | 38 | 18 | 49 | 107 | 143 | 22 |
| Reimbursement | 2,139 | 15 | 167 | 80 | 87 | 69 | 345 |
| In circulation (end of period) | 2,030 | 1,772 | 1,623 | 1,592 | 1,612 | 1,869 | 1,517 |
| 2 years | | | | | | | |
| Issue | 1,464 | 93 | 21 | 81 | 726 | 268 | 143 |
| Reimbursement | 1,055 | 197 | 140 | 39 | 45 | 276 | 94 |
| In circulation (end of period) | 3,398 | 3,302 | 3,183 | 3,225 | 3,906 | 4,291 | 4,128 |
| Over 3 years | | | | | | | |
| Issue | 11,870 | 2,593 | 3,059 | 346 | 681 | 2,653 | 905 |
| Reimbursement | 9,222 | 1,516 | 1,505 | 198 | 1,761 | 979 | 896 |
| In circulation (end of period) | 39,592 | 39,899 | 41,453 | 41,601 | 40,521 | 41,271 | 41,067 |
| TOTAL BILLS | | | | | | | |
| Issue | 19,208 | 2,958 | 3,278 | 638 | 1,861 | 3,549 | 1,163 |
| Reimbursement | 15,729 | 1,983 | 3,302 | 412 | 1,938 | 1,581 | 1,579 |
| In circulation (end of period) | 47,237 | 46,814 | 46,790 | 47,016 | 46,939 | 49,380 | 48,771 |

4.4 Distribution of treasury bills by subscriber

(Face value in billions of LBP, end of period)

| | Dec-10 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|
| Banks | 26,671 | 25,228 | 25,334 | 25,149 | 23,978 | 26,158 | 25,458 |
| <i>in % of the total</i> | 56.5 | 53.9 | 54.1 | 53.5 | 51.1 | 53.0 | 52.2 |
| Banque du Liban | 12,762 | 13,838 | 13,843 | 14,138 | 15,161 | 15,528 | 15,632 |
| <i>in % of the total</i> | 27.0 | 29.6 | 29.6 | 30.1 | 32.3 | 31.4 | 32.1 |
| Financial Institutions | 118 | 126 | 129 | 132 | 133 | 141 | 143 |
| <i>in % of the total</i> | 0.2 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| Public Administrations | 6,167 | 6,383 | 6,291 | 6,341 | 6,474 | 6,407 | 6,406 |
| <i>in % of the total</i> | 13.1 | 13.6 | 13.4 | 13.5 | 13.8 | 13.0 | 13.1 |
| Public | 1,519 | 1,239 | 1,193 | 1,256 | 1,193 | 1,146 | 1,132 |
| <i>in % of the total</i> | 3.2 | 2.6 | 2.5 | 2.7 | 2.5 | 2.3 | 2.3 |
| TOTAL | 47,237 | 46,814 | 46,790 | 47,016 | 46,939 | 49,380 | 48,771 |

٣.٤ سندات الخزينة في التداول

(القيمة الاسمية بمليارات الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------|--------|--------|--------|--------|--------|--------|-----------------------------------|
| | | | | | | | سندات لثلاثة أشهر |
| 60 | 159 | 25 | 153 | 44 | 127 | 36 | إصدارات |
| 158 | 27 | 40 | 60 | 159 | 73 | 105 | تسديدات |
| 127 | 259 | 244 | 337 | 222 | 276 | 207 | سندات في التداول: في نهاية الفترة |
| | | | | | | | سندات لستة أشهر |
| 22 | 227 | 160 | 163 | 116 | 119 | 181 | إصدارات |
| 275 | 378 | 401 | 326 | 400 | 52 | 22 | تسديدات |
| 1,581 | 1,430 | 1,189 | 1,026 | 742 | 809 | 968 | سندات في التداول: في نهاية الفترة |
| | | | | | | | سندات لإثني عشر شهراً |
| 74 | 69 | 59 | 196 | 97 | 132 | 40 | إصدارات |
| 680 | 28 | 8 | 23 | 18 | 77 | 48 | تسديدات |
| 911 | 952 | 1,003 | 1,176 | 1,255 | 1,310 | 1,302 | سندات في التداول: في نهاية الفترة |
| | | | | | | | سندات لـ ٢٤ شهراً |
| 75 | 261 | 206 | 236 | 332 | 104 | 64 | إصدارات |
| 231 | 182 | 138 | 0 | 169 | 91 | 124 | تسديدات |
| 3,972 | 4,051 | 4,119 | 4,355 | 4,518 | 4,531 | 4,471 | سندات في التداول: في نهاية الفترة |
| | | | | | | | سندات من ٣ سنوات وما فوق |
| 1,448 | 655 | 916 | 1,472 | 1,063 | 1,123 | 888 | إصدارات |
| 722 | 777 | 534 | 831 | 494 | 1,015 | 3,549 | تسديدات |
| 41,793 | 41,671 | 42,053 | 42,694 | 43,263 | 43,371 | 40,710 | سندات في التداول: في نهاية الفترة |
| | | | | | | | مجموع السندات |
| 1,679 | 1,371 | 1,366 | 2,220 | 1,652 | 1,605 | 1,209 | إصدارات |
| 2,066 | 1,392 | 1,121 | 1,240 | 1,240 | 1,308 | 3,848 | تسديدات |
| 48,384 | 48,363 | 48,608 | 49,588 | 50,000 | 50,297 | 47,658 | سندات في التداول: في نهاية الفترة |

٤.٤ توزع سندات الخزينة بين المكتتبين

(القيمة الاسمية بمليارات الليرات اللبنانية، في نهاية الفترة)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------|--------|--------|--------|--------|--------|--------|---------------------------------|
| 25,065 | 24,900 | 24,675 | 24,552 | 24,237 | 24,688 | 24,787 | المصارف |
| 51.8 | 51.5 | 50.8 | 49.5 | 48.5 | 49.1 | 52.0 | بالنسبة من المجموع |
| 15,623 | 15,727 | 16,248 | 17,272 | 17,850 | 17,750 | 14,874 | مصرف لبنان |
| 32.3 | 32.5 | 33.4 | 34.8 | 35.7 | 35.3 | 31.2 | بالنسبة من المجموع |
| 140 | 142 | 146 | 147 | 139 | 146 | 139 | المؤسسات المالية |
| 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | بالنسبة من المجموع |
| 6,449 | 6,503 | 6,473 | 6,553 | 6,717 | 6,580 | 6,726 | المؤسسات العامة |
| 13.3 | 13.4 | 13.3 | 13.2 | 13.4 | 13.1 | 14.1 | بالنسبة من المجموع |
| 1,107 | 1,091 | 1,066 | 1,064 | 1,057 | 1,133 | 1,132 | الجمهور |
| 2.3 | 2.3 | 2.2 | 2.1 | 2.1 | 2.3 | 2.4 | بالنسبة من المجموع |
| 48,384 | 48,363 | 48,608 | 49,588 | 50,000 | 50,297 | 47,658 | مجموع السندات في التداول |

5 FINANCIAL MARKETS: SELECTED INDICATORS

5.1 Beirut Stock Exchange (BSE): total volume and value of traded shares

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|---------------------------------------|--------|--------|--------|--------|----------|--------|--------|
| Volume of Stocks Traded (millions) | 58.72 | 15.92 | 15.29 | 12.66 | 171.58 | 52.50 | 22.62 |
| Value of Stocks Traded (millions USD) | 188.31 | 287.70 | 302.82 | 259.28 | 1,179.58 | 281.47 | 204.78 |

5.2 Traded shares in the BSE: prices, volume and value

(in USD)

| | Quarterly average price | | | Change (%) Q2-12/Q1-12 | End of quarter price | | |
|--|-------------------------|--------|--------|---------------------------|----------------------|--------|--------|
| | Q2-11 | Q1-12 | Q2-12 | | Q2-11 | Q1-12 | Q2-12 |
| Solidere "A" | 18.14 | 14.47 | 13.22 | -8.63% | 17.47 | 14.28 | 13.17 |
| Solidere "B" | 18.13 | 14.39 | 13.13 | -8.74% | 17.51 | 14.17 | 13.01 |
| Banque Libanaise pour le Commerce | 1.87 | - | - | - | 1.87 | 1.90 | 1.90 |
| Banque Libanaise pour le Commerce Preferred Shares A | - | - | 100.00 | - | - | 100.00 | 100.00 |
| Banque Libanaise pour le Commerce Preferred Shares B | - | 100.96 | 100.00 | -0.95% | - | 100.00 | 100.00 |
| Audi-Saradar | 7.20 | 6.32 | 5.84 | -7.58% | 6.92 | 6.50 | 5.66 |
| Audi-Saradar GDR | 7.51 | 6.50 | 6.27 | -3.49% | 7.25 | 6.70 | 6.15 |
| Audi-Saradar Preferred Shares D | 10.09 | - | 10.01 | - | 10.10 | 10.50 | 10.00 |
| Audi-Saradar Preferred Shares E | 100.00 | 100.46 | 100.00 | -0.46% | 100.00 | 100.50 | 100.00 |
| Bank of Beirut | 19.01 | 19.30 | 19.17 | -0.67% | 19.10 | 19.29 | 19.00 |
| Bank of Beirut Preferred Shares "D" | 25.59 | - | 25.41 | - | 25.60 | 26.25 | 25.60 |
| Bank of Beirut Preferred Shares "E" | 25.55 | - | 25.57 | - | 25.75 | 26.00 | 25.50 |
| Bank of Beirut Preferred Shares "H" | - | 25.00 | 25.17 | 0.67% | - | 25.00 | 25.25 |
| Byblos Bank | 1.84 | 1.67 | 1.60 | -4.19% | 1.68 | 1.72 | 1.50 |
| Byblos GDR | 90.00 | - | 75.34 | - | 90.00 | 77.50 | 75.00 |
| Byblos Bank "Preferred Shares 2008" | 100.02 | 104.60 | 100.61 | -3.81% | 100.00 | 105.10 | 100.00 |
| Byblos Bank "Preferred Shares 2009" | 100.40 | 103.10 | 101.23 | -1.81% | 100.00 | 103.10 | 100.30 |
| BEMO | 2.87 | 2.20 | 2.00 | -8.95% | 2.76 | 2.20 | 1.99 |
| BEMO "Preferred Share" | 100.00 | - | 100.00 | - | 100.00 | 100.00 | 100.00 |
| BLOM Bank GDR | 9.27 | 7.86 | 7.74 | -1.64% | 8.60 | 7.98 | 7.70 |
| BLOM Bank | 8.76 | 7.67 | 7.71 | 0.54% | 8.48 | 7.65 | 7.40 |
| BLOM Bank "Preferred Shares 2011" | - | 10.30 | 10.19 | -1.11% | - | 10.30 | 10.17 |
| RYMCO | - | 2.15 | 2.44 | 13.67% | 2.70 | 2.13 | 2.44 |
| HOLCIM Liban | 17.43 | 16.54 | 17.01 | 2.83% | 16.01 | 16.50 | 16.80 |
| Société de Ciments Blancs "B" | 2.85 | 3.18 | 3.20 | 0.60% | 3.07 | 3.15 | 3.50 |
| Société de Ciments Blancs "N" | 1.30 | 3.10 | 3.05 | -1.61% | 1.55 | 3.10 | 3.05 |
| Beirut Preferred Fund | 103.95 | 102.20 | 103.36 | 1.14% | 103.50 | 102.20 | 103.50 |
| Total | | | | | | | |

٥ الأسواق المالية: مؤشرات
١.٥ مجموع كمية وقيمة الأسهم المتداولة في بورصة بيروت

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|--------|--------|--------|--------|-------|-------|--------|----------------------------------|
| 24.40 | 25.16 | 28.03 | 10.63 | 13.69 | 13.39 | 16.46 | كمية الأسهم المتداولة (مليون) |
| 204.81 | 149.80 | 190.98 | 104.60 | 70.00 | 90.70 | 138.56 | قيمة الأسهم (مليون دولار أميركي) |

٢.٥ الجدول التفصيلي للأسهم المدرجة في بورصة بيروت
(بالدولار الأميركي)

| Change (%) Q2-12/Q1-12 | Volume traded | | Change (%) Q2-12/Q1-12 | Value traded | | Change (%) Q2-12/Q1-12 | |
|---------------------------|-------------------|-------------------|---------------------------|-------------------|--------------------|---------------------------|---|
| | Q1-12 | Q2-12 | | Q1-12 | Q2-12 | | |
| -7.77% | 1,276,066 | 3,183,950 | 149.51% | 18,108,184 | 42,090,368 | 132.44% | سوليدير "أ" |
| -8.19% | 286,009 | 1,503,187 | 425.57% | 4,053,896 | 19,736,210 | 386.85% | سوليدير "ب" |
| 0.00% | 1,054 | 0 | -100.00% | 1,998 | 0 | -100.00% | البنك اللبناني للتجارة |
| 0.00% | 0 | 12,002 | - | 0 | 1,200,200 | - | البنك اللبناني للتجارة أسهم تفضيلية "أ" |
| 0.00% | 16,414 | 5,250 | -68.02% | 1,644,000 | 525,000 | -68.07% | البنك اللبناني للتجارة أسهم تفضيلية "ب" |
| -12.92% | 1,879,886 | 2,802,836 | 49.10% | 10,953,471 | 16,374,298 | 49.49% | بنك عوده - سرادار |
| -8.21% | 2,375,717 | 1,266,489 | -46.69% | 15,318,911 | 7,945,338 | -48.13% | بنك عوده - سرادار "GDR" |
| -4.76% | 35,850 | 105,495 | 194.27% | 376,425 | 1,055,950 | 180.52% | بنك عوده - سرادار أسهم تفضيلية د |
| -0.50% | 10,126 | 45,656 | 350.88% | 1,016,771 | 4,565,600 | 349.03% | بنك عوده - سرادار أسهم تفضيلية هـ |
| -1.50% | 29,700 | 12,373 | -58.34% | 571,370 | 237,149 | -58.49% | بنك بيروت |
| -2.48% | 8,300 | 27,420 | 230.36% | 217,875 | 696,652 | 219.75% | بنك بيروت "أسهم تفضيلية فئة د" |
| -1.92% | 15,400 | 114,470 | 643.31% | 400,400 | 2,926,438 | 630.88% | بنك بيروت "أسهم تفضيلية فئة هـ" |
| 1.00% | 25,660 | 160,700 | 526.27% | 641,690 | 4,044,327 | 530.26% | بنك بيروت "أسهم تفضيلية فئة H" |
| -12.79% | 3,207,848 | 2,601,115 | -18.91% | 5,234,676 | 4,155,078 | -20.62% | بنك بيبيلوس |
| -3.23% | 0 | 804 | - | 0 | 60,575 | - | بنك بيبيلوس "GDR" |
| -4.85% | 3,887 | 48,690 | 1152.64% | 400,232 | 4,898,810 | 1123.99% | بنك بيبيلوس "أسهم تفضيلية ٢٠٠٨" |
| -2.72% | 13,998 | 41,628 | 197.39% | 1,420,436 | 4,214,063 | 196.67% | بنك بيبيلوس "أسهم تفضيلية ٢٠٠٩" |
| -9.55% | 7,000 | 244,814 | 3397.34% | 15,400 | 490,391 | 3084.36% | بنك بيمو |
| 0.00% | 1,000 | 1,000 | 0.00% | 100,000 | 100,000 | 0.00% | بنك بيمو "أسهم تفضيلية" |
| -3.51% | 2,364,028 | 796,589 | -66.30% | 17,805,295 | 6,162,007 | -65.39% | بنك لبنان والمهجر "GDR" |
| -3.27% | 1,515,300 | 1,286,589 | -15.09% | 11,366,601 | 9,917,617 | -12.75% | بنك لبنان والمهجر |
| -1.26% | 9,096 | 154,927 | 1603.24% | 93,689 | 1,578,116 | 1584.42% | بنك لبنان والمهجر "أسهم تفضيلية ٢٠١١" |
| 14.55% | 273,163 | 2,008,301 | 635.20% | 586,362 | 4,900,254 | 735.70% | ريمكو |
| 1.82% | 19,092 | 17,260 | -9.60% | 314,269 | 293,642 | -6.56% | هولسيم لبنان |
| 11.11% | 8,100 | 5,447 | -32.75% | 25,960 | 17,411 | -32.93% | الإسمنت الأبيض لحامله |
| -1.61% | 7,000 | 6,900 | -1.43% | 19,340 | 21,045 | 8.82% | الإسمنت الأبيض اسمي |
| 1.27% | 140 | 3,450 | 2364.29% | 14,308 | 356,595 | 2392.28% | صندوق بيروت التفضيلي |
| | 13,389,834 | 16,457,342 | | 90,701,559 | 138,563,132 | | المجموع |

5.3 Lebanese Republic Eurobonds listed on the BSE

| | Issue Date | Total Issue | Yield | High Price Q3-11 | High Price Q4-11 | High Price Q1-12 | Low Price Q2-11 |
|-------------------------------------|------------|---------------------|-------|---------------------|---------------------|---------------------|--------------------|
| Republic of Lebanon, July 2012 | 20/07/2007 | 200 million USD | 3.75% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, September 2012 | 07/09/2004 | 600 million USD | 7.75% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, March 2013 | 12/03/2008 | 875 million USD | 9.13% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, June 2013 | 20/06/2005 | 650 million USD | 8.63% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, April 2014 | 12/04/2006 | 676.902 million USD | 7.38% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, May 2014 | 02/05/2008 | 881.612 million USD | 9.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, January 2015 | 03/12/2009 | 250 million USD | 5.88% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, June 2015 | 12/06/2012 | 500 million USD | 4.10% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, August 2015 | 06/08/2008 | 500 million USD | 8.50% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, January 2016 | 08/10/2005 | 750 million USD | 8.50% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, November 2016 | 08/02/2011 | 500 million USD | 4.75% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, March 2017 | 19/03/2009 | 1500 million USD | 9.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, July 2017 | 20/07/2017 | 300 million USD | 3.75% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, October 2017 | 12/04/2012 | 600 million USD | 5.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, December 2017 | 31/12/2002 | 2007 million USD | 4.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, December 2017 | 20/12/2010 | 1500000 million LBP | 7.90% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, June 2018 | 12/06/2012 | 700 million USD | 5.15% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, November 2018 | 12/11/2011 | 500 million USD | 5.15% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, November 2018 | 27/11/2011 | 4450 million EUR | 5.35% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, May 2019 | 20/05/2011 | 650 million USD | 6.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, November 2019 | 28/11/2011 | 500 million USD | 6.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, March 2020 | 09/03/2010 | 1200 million USD | 6.38% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, April 2021 | 12/04/2006 | 1661 million USD | 8.25% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, October 2022 | 12/11/2010 | 1540 million USD | 6.10% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, December 2024 | 03/12/2009 | 250 million USD | 7.00% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, June 2025 | 12/06/2012 | 800 million USD | 6.25% | 0 | 0 | 0 | 0 |
| Republic of Lebanon, November 2026 | 27/11/2011 | 375 million USD | 6.60% | 0 | 0 | 0 | 0 |

5.4 Index and market capitalization

(end of period, closing)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|
| Market Value Weighted Index | 122.5 | 276.1 | 284.5 | 294.3 | 298.9 | 271.5 | 217.1 |
| Market Capitalization (billions USD) | 9.24 | 12.16 | 12.46 | 13.67 | 14.29 | 13.38 | 13.27 |

5.5 Different financial instruments

(in USD)

| | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 | Q4-10 | Q1-11 |
|----------------------|--------|---------|---------|--------|--------|--------|--------|
| GDR II (Banque Audi) | 7.380 | 8.930 | 9.290 | 8.090 | 8.850 | 8.980 | 7.550 |
| GDR (Solidere) | 25.020 | 24.090 | 22.280 | 22.260 | 18.800 | 19.000 | 18.350 |
| GDR (BLOM) | 8.260 | 8.870 | 9.870 | 8.760 | 9.470 | 10.400 | 9.570 |
| GDR (BYBLOS) | 85.000 | 103.000 | 103.000 | 85.000 | 85.000 | 85.000 | 95.000 |

5.6 Value of local and EuroCD's issued by Lebanese banks

(in millions of USD)

| | Q1-09 | Q2-09 | Q3-09 | Q4-09 | Q1-10 | Q2-10 | Q3-10 |
|-------------|--------|--------|--------|--------|--------|--------|--------|
| Issued | 44.60 | 0.00 | 4.51 | 0.00 | 31.40 | 0.00 | 45.75 |
| Outstanding | 826.74 | 812.44 | 738.89 | 725.81 | 693.21 | 595.71 | 426.86 |

5.7 Closing price of Lebanese banks & BDL certificates of deposits marketed abroad

(in USD)

| | Maturity | Q4-09 | Q1-10 | Q2-10 | Q3-10 | Q4-10 | Q1-11 |
|-------------------------------------|------------|--------|--------|--------|--------|--------|--------|
| Banque de la Méditerranée (7 years) | 14/12/2012 | 101.00 | 101.00 | 101.00 | 101.00 | 101.00 | 100.12 |
| Banque du Liban (10 years) | 25/04/2015 | 117.50 | 120.00 | 120.00 | 120.00 | 121.00 | 117.00 |

٣.٥ إصدارات يوروبوند الدولة اللبنانية المدرجة في بورصة بيروت

| Low Price Q3-11 | Low Price Q4-11 | Low Price Q1-12 | Value Q3-11 | Value Q4-11 | Value Q1-12 | Value Q2-12 | |
|--------------------|--------------------|--------------------|----------------|----------------|----------------|----------------|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تموز ٢٠١٢ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق أيلول ٢٠١٢ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق آذار ٢٠١٣ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق حزيران ٢٠١٣ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق نيسان ٢٠١٤ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق ايار ٢٠١٤ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق كانون الثاني ٢٠١٥ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق حزيران ٢٠١٥ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق آب ٢٠١٥ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق كانون الثاني ٢٠١٦ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الثاني ٢٠١٦ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق آذار ٢٠١٧ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تموز ٢٠١٧ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الأول ٢٠١٧ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق كانون الأول ٢٠١٧ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق كانون الأول ٢٠١٧ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق حزيران ٢٠١٨ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الثاني ٢٠١٨ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الثاني ٢٠١٨ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق ايار ٢٠١٩ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الأول ٢٠١٩ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق آذار ٢٠٢٠ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق نيسان ٢٠٢١ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الأول ٢٠٢٢ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق كانون الأول ٢٠٢٤ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق حزيران ٢٠٢٥ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | الجمهورية اللبنانية ، استحقاق تشرين الثاني ٢٠٢٦ |

٤.٥ مؤشر القيمة السوقية والقيمة السوقية

(إفقال نهاية الفترة)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|-------|-------|--------|--------|--------|--------|--------|-------------------------------------|
| 217.2 | 210.7 | 192.88 | 152.59 | 140.78 | 140.44 | 122.58 | مؤشر القيمة السوقية |
| 13.57 | 12.98 | 12.24 | 11.56 | 11.19 | 11.74 | 10.96 | القيمة السوقية (مليار دولار أميركي) |

٥.٥ الأدوات المالية المختلفة

(بالدولار الأميركي)

| Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | Quarterly Growth Rate | Annual Growth Rate | |
|--------|--------|--------|--------|--------|--------------------------|-----------------------|---------------------|
| 7.180 | 6.750 | 5.770 | 6.690 | 6.300 | -5.83% | -12.26% | بنك عوده (GDR II) |
| 18.080 | 15.250 | 14.300 | 14.080 | 13.150 | -6.61% | -27.27% | سوليدير (GDR) |
| 8.420 | 7.960 | 7.260 | 8.000 | 7.670 | -4.13% | -8.91% | لبنان والمهجر (GDR) |
| 85.000 | 85.000 | 90.000 | 82.000 | 85.000 | 3.66% | 0.00% | بيبلوس (GDR) |

٦.٥ قيمة شهادات الإيداع المحلية والعالمية المصدرة من قبل المصارف اللبنانية

(بملايين الدولارات الأميركية)

| Q4-10 | Q1-11 | Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | |
|--------|--------|--------|--------|--------|--------|--------|------------|
| 0.00 | 62.15 | 0.00 | 30.00 | 10.90 | 19.40 | 20.99 | مصدرة |
| 426.86 | 484.60 | 484.60 | 489.60 | 480.30 | 422.45 | 443.44 | غير مستحقة |

٧.٥ أسعار شهادات إيداع المصارف اللبنانية ومصرف لبنان المصدرة والمسوّقة مع الخارج

(بالدولار الأميركي)

| Q2-11 | Q3-11 | Q4-11 | Q1-12 | Q2-12 | Change Q2-12/Q1-12 | Change Q2-12/Q1-12 | |
|--------|--------|--------|--------|--------|-----------------------|-----------------------|-----------------------------|
| 100.12 | 100.50 | 104.96 | 103.00 | 101.99 | -0.98% | 1.87% | بنك البحر المتوسط (٧ سنوات) |
| 117.50 | 118.94 | 118.02 | 117.76 | 117.96 | 0.17% | 0.39% | مصرف لبنان (١٠ سنوات) |

5.8 Lebanese republic eurobonds

| | Maturity mm/dd/yyyy | Closing Q3-11 | | | Closing Q4-11 | | |
|--|------------------------|---------------|-----------|--------|---------------|-----------|--------|
| | | avg price | yield (%) | spread | avg price | yield (%) | spread |
| 5 years (200 million USD) | 20/07/2012 | 100.82 | 2.21 | 259 | 101.68 | -1.89 | 0 |
| 8 years (600 million USD) | 07/09/2012 | 104.13 | 3.17 | 306 | 103.25 | 2.85 | 279 |
| 5 years (875 million USD) | 12/03/2013 | 108.25 | 3.20 | 309 | 106.87 | 3.19 | 308 |
| 8 years (650 million USD) | 20/06/2013 | 108.50 | 3.45 | 319 | 107.60 | 3.26 | 315 |
| 5 years Special TBs (18.483 million USD) | 25/03/2014 | - | - | - | - | - | - |
| 8 years (676.902 million USD) | 14/04/2014 | 109.00 | 3.61 | 321 | 107.88 | 3.73 | 346 |
| 6 years (881.612 million USD) | 02/05/2014 | 113.00 | 3.66 | 326 | 111.80 | 3.66 | 339 |
| 5 years (250 million USD) | 15/01/2015 | 104.44 | 4.40 | 398 | 105.01 | 4.10 | 370 |
| 5 years Special TBs (15.985 million USD) | 22/04/2015 | - | - | - | - | - | - |
| 3 years (500 million USD) | 12/06/2015 | - | - | - | - | - | - |
| 5 years Special TBs (6.93 million USD) | 15/07/2015 | - | - | - | - | - | - |
| 7 years (500 million USD) | 06/08/2015 | 115.19 | 4.17 | 375 | 113.79 | 4.31 | 391 |
| 5 years Special TBs (8.098 million USD) | 30/11/2015 | - | - | - | - | - | - |
| 15 years (750 million USD) | 19/01/2016 | 115.00 | 4.60 | 365 | 114.75 | 4.47 | 358 |
| 15 years (400 million USD) | 11/05/2016 | 127.00 | 4.98 | 403 | 127.50 | 4.58 | 369 |
| 5 years (500 million USD) | 02/11/2016 | - | - | - | 100.13 | 4.71 | 383 |
| 8 years (1500 million USD) | 20/03/2017 | 119.00 | 4.98 | 403 | 119.16 | 4.80 | 392 |
| 10 years (300 million USD) | 20/07/2017 | 96.10 | 4.93 | 396 | 98.32 | 4.29 | 340 |
| 5 years (600 million USD) | 12/10/2017 | - | - | - | - | - | - |
| 7 years (1500000 million LBP) | 18/12/2017 | - | - | - | 103.74 | 7.12 | - |
| 15 years (950 million USD) | 27/12/2017 | 100.00 | 5.00 | 355 | 101.86 | 4.37 | 348 |
| 15 years (2007.51 million USD) | 31/12/2017 | 97.50 | 4.86 | 343 | 99.16 | 4.29 | 340 |
| 15 years (700 million USD) | 05/03/2018 | 98.16 | 5.34 | 389 | 99.59 | 5.08 | 369 |
| 15 years (200 million USD) | 27/05/2018 | 101.07 | 4.65 | 319 | 101.82 | 4.41 | 301 |
| 8 years (500 million USD) | 12/06/2018 | 98.50 | 5.41 | 397 | 99.46 | 5.25 | 386 |
| 7 years (445 million EUR) | 12/11/2018 | - | - | - | 100.00 | 5.35 | 401 |
| 8 years (650 million USD) | 28/11/2018 | - | - | - | 103.56 | 5.41 | 402 |
| 8 years (500 million USD) | 20/05/2019 | - | - | - | - | - | - |
| 8 years (500 million USD) | 28/11/2019 | - | - | - | 99.50 | 5.53 | 414 |
| 10 years (1200 million USD) | 09/03/2020 | 104.28 | 5.73 | 378 | 105.22 | 5.57 | 418 |
| 15 years (2092.469 million USD) | 12/04/2021 | 117.00 | 5.89 | 397 | 118.20 | 5.69 | 379 |
| 12 years (1540 million USD) | 04/10/2022 | 99.28 | 6.19 | 425 | 100.81 | 6.00 | 410 |
| 15 years (250 million USD) | 03/12/2024 | 105.00 | 6.43 | 451 | 107.26 | 6.18 | 427 |
| 13 years (800 million USD) | 12/06/2025 | - | - | - | - | - | - |
| 15 years (375 million USD) | 27/11/2026 | - | - | - | 101.37 | 6.46 | 455 |

5.9 Lebanese banks eurobonds

| | Issue Date | Closing Q3-11 | | | Closing Q4-11 | | |
|---|------------|---------------|-----------|--------|---------------|-----------|--------|
| | | avg price | yield (%) | spread | avg price | yield (%) | spread |
| 10 years Subordinated Notes Byblos Bank | 07/01/2002 | 103.5 | 6.93 | 597 | 103.5 | 6.93 | 693 |

٨.٥ سندات الخزينة بالعملة الأجنبية

| Closing Q1-12 | | | Closing Q2-12 | | | yield change % | |
|---------------|-----------|--------|---------------|-----------|--------|-------------------|--|
| avg price | yield (%) | spread | avg price | yield (%) | spread | | |
| 99.80 | 4.39 | 434 | 99.97 | 4.09 | 408 | -6.83% | فئة ٥ سنوات (٢٠٠ مليون دولار أميركي) |
| 102.25 | 2.39 | 225 | 100.75 | 3.36 | 324 | 40.59% | فئة ٨ سنوات (٦٠٠ مليون دولار أميركي) |
| 106.25 | 2.35 | 218 | 103.73 | 3.58 | 341 | 52.34% | فئة ٥ سنوات (٨٧٥ مليون دولار أميركي) |
| 106.75 | 2.91 | 273 | 105.00 | 3.30 | 308 | 13.40% | فئة ٨ سنوات (٦٥٠ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ٥ سنوات (١٨.٤٨٣ مليون دولار أميركي) |
| 107.51 | 3.50 | 317 | 104.50 | 4.70 | 439 | 34.29% | فئة ٨ سنوات (٦٧٦.٩٠٢ مليون دولار أميركي) |
| 111.02 | 3.46 | 312 | 107.30 | 4.77 | 446 | 37.86% | فئة ٦ سنوات (٨٨١.٦١٢ مليون دولار أميركي) |
| 105.02 | 3.95 | 346 | 102.48 | 4.82 | 441 | 22.03% | فئة ٥ سنوات (٢٥٠ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ٥ سنوات سندات خاصة (١٥.٩٨٥ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ٣ سنوات (٥٠٠ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ٥ سنوات سندات خاصة (٦.٩٣ مليون أميركي) |
| 113.51 | 4.12 | 363 | 110.45 | 4.82 | 441 | 16.99% | فئة ٧ سنوات (٥٠٠ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ٥ سنوات (٨.٠٩٨ مليون دولار أميركي) |
| 114.50 | 4.31 | 381 | 111.50 | 4.92 | 452 | 14.15% | فئة ١٥ سنة (٧٥٠ مليون دولار أميركي) |
| 127.00 | 4.36 | 335 | 123.25 | 4.92 | 452 | 12.84% | فئة ١٥ سنة (٤٠٠ مليون دولار أميركي) |
| 100.53 | 4.62 | 362 | 98.93 | 5.03 | 431 | 8.87% | فئة ٥ سنوات (٥٠٠ مليون دولار أميركي) |
| 118.80 | 4.71 | 370 | 115.39 | 5.27 | 455 | 11.89% | فئة ٨ سنوات (١٥٠٠ مليون دولار أميركي) |
| 97.71 | 4.49 | 348 | 98.41 | 4.30 | 357 | -4.23% | فئة ١٠ سنة (٣٠٠ مليون دولار أميركي) |
| - | - | - | 98.34 | 5.36 | 464 | - | فئة ٥ سنة (٦٠٠ مليون دولار أميركي) |
| 106.67 | 6.48 | - | 104.84 | 6.82 | - | 5.25% | فئة ٧ سنة (١٥٠٠٠٠٠ مليون ل.ل.) |
| 101.67 | 4.38 | 338 | 99.84 | 5.06 | 434 | 15.53% | فئة ١٥ سنة (٩٥٠ مليون دولار أميركي) |
| 99.27 | 4.27 | 326 | 97.47 | 4.93 | 421 | 15.46% | فئة ١٥ سنة (٢٠٠٧.٥١١ مليون دولار أميركي) |
| 99.26 | 5.15 | 414 | 100.74 | 4.85 | 413 | -5.83% | فئة ١٥ سنة (٧٠٠ مليون دولار أميركي) |
| 101.63 | 4.43 | 287 | 101.60 | 4.44 | 371 | 0.23% | فئة ١٥ سنة (٢٠٠ مليون دولار أميركي) |
| 100.28 | 5.10 | 355 | - | - | - | - | فئة ٨ سنوات (٥٠٠ مليون \$) |
| 99.95 | 5.35 | 413 | 98.77 | 5.38 | 428 | 0.56% | فئة ٧ سنوات (٤٤٥ مليون يورو) |
| 104.08 | 5.30 | 375 | 99.50 | 5.44 | 460 | 2.64% | فئة ٨ سنة (٦٥٠ مليون دولار أميركي) |
| - | - | - | 101.97 | 5.65 | 455 | - | فئة ٦ سنوات (٧٠٠ مليون دولار أميركي) |
| 100.75 | 5.33 | 376 | 98.50 | 5.70 | 460 | 6.94% | فئة ٨ سنة (٥٠٠ مليون دولار أميركي) |
| 106.03 | 5.43 | 388 | 102.48 | 5.97 | 487 | 9.94% | فئة ١٠ سنة (١٢٠٠ مليون دولار أميركي) |
| 119.09 | 5.53 | 338 | 115.49 | 5.96 | 433 | 7.78% | فئة ١٥ سنة (٢٠٩٢.٤٦٩ مليون دولار أميركي) |
| 101.74 | 5.88 | 373 | 99.42 | 6.18 | 455 | 5.10% | فئة ١٢ سنة (١٥٤٠ مليون \$) |
| 108.07 | 6.08 | 393 | 104.78 | 6.43 | 481 | 5.76% | فئة ١٥ سنة (٢٥٠ مليون دولار أميركي) |
| - | - | - | - | - | - | - | فئة ١٣ سنة (٨٠٠ مليون دولار أميركي) |
| 99.83 | 6.62 | 447 | 102.12 | 6.37 | 475 | -3.78% | فئة ١٥ سنة (٣٧٥ مليون دولار أميركي) |

٩.٥ يوروبوند المصارف اللبنانية

| Closing Q1-12 | | | Closing Q2-12 | | | Maturity | |
|---------------|-----------|--------|---------------|-----------|--------|------------|---|
| avg price | yield (%) | spread | avg price | yield (%) | spread | | |
| 103.5 | 6.93 | 693 | 103.5 | 6.93 | 693 | 07/01/2002 | بنك بيبيلوس (subordinated notes) ١٠ سنوات |

6 EXTERNAL SECTOR

6.1 Balance of payments

(in millions of USD)

| | 2008 | 2009 | Q1-10 | Q2-10 | Q3-10 | Q4-10 | 2010 |
|---|-------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|
| CURRENT ACCOUNT | (4,149.0) | (7,021.5) | (1,539.2) | (1,538.5) | (2,290.4) | (2,219.3) | (7,587.5) |
| Goods | (11,010.1) | (11,178.6) | (3,038.4) | (2,706.1) | (3,225.1) | (3,288.1) | (12,257.7) |
| Credit | 5,250.5 | 4,716.2 | 1,321.1 | 1,390.4 | 1,275.5 | 1,479.4 | 5,466.5 |
| Debit | (16,260.6) | (15,894.7) | (4,359.5) | (4,096.6) | (4,500.7) | (4,767.5) | (17,724.2) |
| General merchandise | (11,039.9) | (11,694.0) | (3,139.2) | (2,880.0) | (3,254.8) | (3,378.4) | (12,652.5) |
| Exports FOB | 3,978.1 | 3,250.5 | 885.5 | 922.0 | 910.6 | 1,015.6 | 3,733.7 |
| Imports FOB | (15,018.0) | (14,944.5) | (4,024.7) | (3,802.1) | (4,165.5) | (4,393.9) | (16,386.1) |
| Goods for processing | 67.0 | 28.7 | 72.7 | 43.1 | 57.5 | 69.9 | 243.2 |
| Repairs on goods | (0.0) | (0.0) | (0.9) | (4.7) | (5.5) | 9.3 | (1.8) |
| Non-monetary gold | (193.7) | 392.2 | 3.0 | 107.4 | (58.8) | (23.4) | 28.2 |
| Services | 4,063.5 | 2,558.0 | 641.9 | 809.2 | 487.6 | 639.8 | 2,578.5 |
| Credit | 17,573.9 | 16,889.1 | 3,392.8 | 4,004.8 | 4,480.0 | 4,142.8 | 16,020.3 |
| Debit | (13,510.4) | (14,331.1) | (2,750.8) | (3,195.6) | (3,992.4) | (3,503.0) | (13,441.8) |
| Transportation services | (1,491.0) | (1,777.2) | (270.0) | (245.5) | (301.0) | (367.7) | (1,184.1) |
| Travel services | 2,254.8 | 2,762.2 | 517.3 | 847.1 | 1,057.3 | 716.4 | 3,138.1 |
| Communication services | 80.4 | 239.0 | 24.0 | 22.6 | 25.8 | 5.4 | 77.8 |
| Insurance services | (34.9) | (23.0) | (47.5) | (53.5) | (46.2) | (50.0) | (197.2) |
| Financial services (other than insurance) | 72.2 | 87.0 | 102.2 | 21.2 | 513.9 | 428.5 | 1,065.8 |
| Miscellaneous services | 3,185.5 | 1,278.0 | 363.9 | 89.5 | (739.6) | (70.7) | (356.9) |
| Government services | (3.1) | (4.8) | 9.6 | 13.3 | 12.1 | 9.6 | 44.6 |
| Income | 437.2 | (228.1) | (3.3) | (134.2) | (168.3) | (203.1) | (508.9) |
| Credit | 2,723.3 | 2,040.2 | 428.5 | 387.7 | 298.4 | 333.4 | 1,448.1 |
| Debit | (2,286.1) | (2,268.3) | (431.7) | (522.0) | (466.7) | (536.5) | (1,957.0) |
| Compensation of employees | 615.8 | 139.3 | 23.3 | (15.2) | (1.3) | (5.6) | 1.3 |
| Investment income | (178.6) | (367.3) | (26.6) | (119.1) | (167.0) | (197.5) | (510.2) |
| Direct investment | (0.0) | 41.4 | (16.9) | 33.9 | (6.7) | (23.0) | (12.8) |
| Portfolio investment | (370.3) | (318.5) | (70.7) | (76.5) | (80.5) | (82.1) | (309.8) |
| Other investment | 191.8 | (90.3) | 61.0 | (76.4) | (79.9) | (92.4) | (187.7) |
| Current transfers | 2,360.3 | 1,827.2 | 860.5 | 492.7 | 615.5 | 632.0 | 2,600.7 |
| Credit | 6,069.6 | 6,642.0 | 2,119.7 | 2,006.5 | 2,111.2 | 2,189.7 | 8,427.0 |
| Debit | (3,709.2) | (4,814.9) | (1,259.2) | (1,513.8) | (1,495.7) | (1,557.7) | (5,826.3) |
| General government | 29.7 | (2.5) | (15.1) | 0.3 | 3.6 | (0.9) | (12.2) |
| Other sectors | 2,330.6 | 1,829.6 | 875.7 | 492.4 | 611.9 | 633.0 | 2,612.9 |
| Workers' remittances | 2,198.8 | 1,669.7 | 913.5 | 623.0 | 620.2 | 516.6 | 2,673.3 |
| Other transfers | 131.8 | 159.9 | (37.8) | (130.6) | (8.3) | 116.4 | (60.3) |
| CAPITAL AND FINANCIAL ACCOUNT | 5,874.5 | 11,118.0 | (750.4) | 783.3 | 267.5 | 601.4 | 901.7 |
| Capital account | 409.5 | 18.0 | 38.5 | 54.9 | 49.0 | 125.5 | 267.9 |
| Credit | 409.5 | 24.5 | 165.5 | 214.9 | 115.2 | 177.1 | 672.8 |
| Debit | (0.4) | (6.6) | (127.0) | (160.0) | (66.2) | (51.6) | (404.9) |
| Capital transfers | 409.5 | 18.0 | 41.8 | 46.7 | 44.5 | 76.7 | 209.7 |
| Financial account | 5,464.9 | 11,100.0 | (789.0) | 728.4 | 218.5 | 475.9 | 633.8 |
| Direct investment | | | | | | | |
| Abroad | (986.6) | (1,125.8) | (128.8) | (116.3) | (131.6) | (110.0) | (486.7) |
| In Lebanon | 4,333.0 | 4,803.6 | 849.0 | 1,159.4 | 976.1 | 1,295.4 | 4,279.9 |
| Portfolio investment | | | | | | | |
| Assets | (565.9) | (825.9) | 260.7 | (86.2) | (505.5) | (1,424.3) | (1,755.3) |
| Equity securities | (403.2) | (707.0) | 246.2 | 635.4 | (379.5) | (150.5) | 351.6 |
| Debt securities | (162.7) | (118.9) | 14.5 | (721.6) | (126.1) | (1,273.9) | (2,107.0) |
| Liabilities | 1,203.2 | 4,025.8 | (413.3) | (70.5) | 19.3 | (270.7) | (735.2) |
| Equity securities | 465.7 | 1,151.9 | 30.4 | 56.7 | 25.5 | 36.3 | 148.9 |
| Debt securities | 737.5 | 2,874.0 | (443.6) | (127.3) | (6.2) | (307.0) | (884.0) |
| Other investment | | | | | | | |
| Assets | 7,819.3 | 5,083.0 | 694.1 | 1,640.2 | (769.1) | 460.5 | 2,025.7 |
| Loans | 4,943.0 | 7,496.0 | 829.9 | 925.7 | 1,154.6 | 1,819.0 | 4,729.2 |
| Currency and deposits | 2,876.3 | (2,413.0) | (135.8) | 714.5 | (1,923.7) | (1,358.6) | (2,703.5) |
| Liabilities | 1,036.0 | 7,779.6 | (395.8) | (1,374.8) | 1,468.9 | 647.0 | 345.3 |
| Loans | 242.6 | 35.3 | (52.8) | (28.8) | (71.8) | 9.1 | (144.2) |
| Currency and deposits | 793.3 | 7,744.3 | (343.0) | (1,346.0) | 1,540.6 | 637.9 | 489.5 |
| Reserve Assets | (7,374.1) | (8,640.3) | (1,654.9) | (423.5) | (839.6) | (121.9) | (3,039.9) |
| UNRECORDED TRANSACTIONS | (1,725.4) | (4,096.5) | 2,289.7 | 755.2 | 2,022.9 | 1,617.9 | 6,685.7 |

* Preliminary release for 2011.

NB: BOP figures are subject to revision.

٦ القطاع الخارجي

١.٦ ميزان المدفوعات

(بملايين الدولارات الأميركية)

| Q1-11 | Q2-11 | Q3-11 | Q4-11 | 2011 | Q1-12 | Q2-12 | |
|----------------|----------------|------------------|----------------|------------------|------------------|------------------|--|
| (1,149.0) | (1,414.2) | (1,165.5) | (1,927.6) | (5,656.3) | (36.7) | 644.2 | الحساب الجاري |
| (3,214.5) | (3,038.1) | (3,595.1) | (4,049.3) | (13,896.9) | (4,347.0) | (3,239.6) | السلع |
| 1,351.3 | 1,592.0 | 1,551.3 | 1,518.5 | 6,013.1 | 1,529.4 | 1,520.2 | دائن |
| (4,565.7) | (4,630.1) | (5,146.4) | (5,567.8) | (19,910.0) | (5,876.3) | (4,759.8) | مدین |
| (3,235.5) | (3,029.5) | (3,362.0) | (3,983.4) | (13,610.4) | (4,472.8) | (3,329.9) | البضائع العامة |
| 966.8 | 1,043.1 | 992.1 | 1,006.6 | 4,008.6 | 921.5 | 1,038.2 | التصدير (فوب) |
| (4,202.3) | (4,072.7) | (4,354.1) | (4,989.9) | (17,619.0) | (5,394.3) | (4,368.1) | الاستيراد (فوب) |
| 0.9 | 4.0 | (6.0) | 31.2 | 30.1 | (7.1) | 63.8 | سلع للتجهيز |
| 8.7 | 1.7 | (17.3) | (1.3) | (8.2) | 1.0 | (0.7) | إصلاح السلع |
| (30.1) | (67.2) | (274.5) | (144.9) | (516.7) | 84.5 | (19.8) | الذهب غير النقدي |
| 1,674.3 | 1,386.1 | 1,896.2 | 1,823.9 | 6,780.5 | 3,117.3 | 2,760.9 | الخدمات |
| 4,700.1 | 4,826.1 | 5,124.8 | 5,085.3 | 19,736.2 | 6,157.0 | 5,706.4 | دائن |
| (3,025.7) | (3,440.0) | (3,228.6) | (3,261.4) | (12,955.7) | (3,039.8) | (2,945.5) | مدین |
| (407.6) | (96.9) | (67.9) | (143.5) | (715.9) | (109.8) | 17.8 | خدمات النقل |
| 450.8 | 662.1 | 782.9 | 759.8 | 2,655.5 | 429.3 | 696.7 | خدمات السفر |
| 32.1 | 29.9 | 0.3 | 51.9 | 114.2 | 36.3 | 44.9 | خدمات الاتصالات |
| (43.8) | (36.9) | (39.4) | (69.1) | (189.3) | (53.0) | (20.0) | خدمات التأمين |
| 433.8 | 198.6 | 153.4 | 132.7 | 918.5 | 111.6 | 88.4 | الخدمات المالية (ما عدا التأمين) |
| 1,212.6 | 595.4 | 1,039.1 | 1,162.9 | 4,010.1 | 2,829.1 | 1,929.7 | خدمات متنوعة |
| 3.2 | 7.5 | 9.2 | 11.9 | 31.7 | 27.1 | 6.9 | الخدمات الحكومية |
| 71.5 | (151.6) | (80.1) | (17.8) | (178.1) | 322.0 | 315.7 | الدخل |
| 477.5 | 373.9 | 351.6 | 417.8 | 1,620.9 | 606.3 | 731.0 | دائن |
| (406.0) | (525.6) | (431.7) | (435.6) | (1,798.9) | (284.3) | (415.3) | مدین |
| 8.7 | (29.9) | 26.8 | 21.1 | 26.7 | 189.8 | 215.2 | تعويضات العاملين، بمن فيهم العمال الحدوديون والموسميون |
| 62.8 | (121.7) | (106.9) | (39.0) | (204.7) | 132.2 | 100.6 | دخل الاستثمار |
| 153.6 | 20.7 | 11.0 | 57.8 | 243.1 | 19.7 | 53.4 | الاستثمار المباشر |
| (64.3) | (68.8) | (57.8) | (78.3) | (269.1) | (35.7) | (56.9) | استثمارات الحافظة |
| (26.5) | (73.6) | (60.1) | (18.5) | (178.8) | 148.2 | 104.1 | استثمارات أخرى |
| 319.7 | 389.4 | 613.4 | 315.5 | 1,638.1 | 871.0 | 807.1 | التحويلات الجارية |
| 1,792.9 | 1,876.0 | 1,981.9 | 1,837.8 | 7,488.6 | 2,569.0 | 3,007.3 | دائن |
| (1,473.2) | (1,486.5) | (1,368.5) | (1,522.3) | (5,850.5) | (1,698.0) | (2,200.2) | مدین |
| (2.6) | 1.4 | 5.1 | (28.8) | (24.9) | 190.2 | 39.8 | الحكومة العامة |
| 322.3 | 388.0 | 608.3 | 344.3 | 1,663.0 | 680.7 | 767.4 | القطاعات الأخرى |
| 361.1 | 449.7 | 551.2 | 399.6 | 1,761.5 | 857.5 | 1,049.4 | تحويلات العاملين |
| (38.8) | (61.6) | 57.1 | (55.3) | (98.6) | (176.8) | (282.0) | تحويلات أخرى |
| (571.9) | 2,351.3 | 2,333.0 | 1,889.0 | 6,001.5 | 1,874.2 | 2,779.9 | الحساب الرأسمالي والمالي |
| 37.9 | 19.1 | 54.0 | 53.9 | 165.0 | 29.9 | 67.4 | الحساب الرأسمالي |
| 125.8 | 99.8 | 116.7 | 103.6 | 445.9 | 96.4 | 99.4 | دائن |
| (87.8) | (80.6) | (62.7) | (49.7) | (280.9) | (66.5) | (32.0) | مدین |
| 42.1 | 17.4 | 44.9 | 41.3 | 145.7 | 20.0 | 45.4 | التحويلات الرأسمالية |
| (609.8) | 2,332.1 | 2,279.0 | 1,835.1 | 5,836.5 | 1,844.3 | 2,712.5 | الحساب المالي |
| | | | | | | | الاستثمار المباشر |
| (276.8) | (279.3) | (166.9) | (21.6) | (744.7) | (157.1) | (125.1) | في الخارج |
| 321.8 | 1,261.8 | 629.5 | 1,262.9 | 3,476.0 | 671.4 | 1,164.0 | في لبنان |
| | | | | | | | استثمارات الحافظة |
| (159.3) | (168.1) | (284.1) | 148.9 | (462.6) | 1,844.9 | 1,224.4 | الأصول |
| (703.4) | (107.1) | (43.7) | (215.1) | (1,069.2) | 1,010.9 | 348.6 | سندات الملكية |
| 544.1 | (61.0) | (240.4) | 363.9 | 606.6 | 834.0 | 875.8 | سندات الدين |
| (86.6) | (361.7) | (336.0) | (398.8) | (1,183.0) | (298.6) | (125.9) | الخصوم |
| 51.1 | 62.6 | 76.5 | 52.1 | 242.3 | 53.2 | 37.0 | سندات الملكية |
| (137.7) | (424.2) | (412.5) | (450.9) | (1,425.3) | (351.8) | (162.9) | سندات الدين |
| | | | | | | | استثمارات أخرى |
| (2,161.4) | 787.1 | 2,883.2 | 1,627.3 | 3,136.3 | (801.7) | 1,536.7 | الأصول |
| 11.3 | 1,351.3 | 1,190.7 | 1,138.1 | 3,691.4 | 34.3 | 11.5 | القروض |
| (2,172.7) | (564.1) | 1,692.5 | 489.2 | (555.1) | (836.0) | 1,525.2 | العملة والودائع |
| 1,546.9 | 842.9 | 1,964.6 | (485.9) | 3,868.6 | 701.6 | 68.8 | الخصوم |
| (46.4) | (13.0) | (56.6) | (51.0) | (167.0) | (14.0) | (23.1) | القروض |
| 1,593.3 | 855.9 | 2,021.3 | (434.9) | 4,035.6 | 715.6 | 91.9 | العملة والودائع |
| 205.5 | 249.4 | (2,411.4) | (297.6) | (2,254.2) | (116.2) | (1,030.3) | الأصول الاحتياطية |
| 1,720.8 | (937.0) | (1,167.5) | 38.6 | (345.1) | (1,837.5) | (3,424.1) | معاملات غير مسجلة |

* إصدار أولي لسنة ٢٠١١

ملاحظة: أرقام ميزان المدفوعات مصححة دورياً.

6.2 Imports

6.2.1 Imports by groups of countries

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|---------------------------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
| European Union | 1,530.7 | 33.4% | 1,682.8 | 36.2% | 1,747.3 | 33.7% | 1,764.0 |
| North America, Japan and China | 1,002.9 | 21.9% | 835.0 | 18.0% | 809.1 | 15.6% | 1,371.2 |
| Other Europe | 755.4 | 16.5% | 670.5 | 14.4% | 1,125.2 | 21.7% | 924.7 |
| Arab Countries | 652.6 | 14.3% | 782.1 | 16.8% | 822.0 | 15.9% | 1,047.2 |
| Asia, excluding China and Japan | 349.4 | 7.6% | 398.2 | 8.6% | 399.6 | 7.7% | 374.4 |
| Africa | 78.3 | 1.7% | 71.3 | 1.5% | 72.7 | 1.4% | 77.5 |
| Latin America | 159.1 | 3.5% | 144.0 | 3.1% | 146.0 | 2.8% | 125.0 |
| Other Countries | 49.7 | 1.1% | 66.3 | 1.4% | 55.7 | 1.1% | 68.2 |
| Grand Total | 4,578.1 | 100% | 4,650.2 | 100% | 5,177.6 | 100% | 5,752.3 |

6.2.2 Imports by origin

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|----------------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
| China | 355.2 | 7.8% | 434.1 | 9.3% | 431.1 | 8.3% | 403.7 |
| Italy | 431.2 | 9.4% | 463.9 | 10.0% | 506.3 | 9.8% | 466.4 |
| France | 339.8 | 7.4% | 374.1 | 8.0% | 416.8 | 8.1% | 379.2 |
| United States | 538.9 | 11.8% | 302.3 | 6.5% | 282.9 | 5.5% | 866.1 |
| Germany | 267.1 | 5.8% | 302.3 | 6.5% | 272.9 | 5.3% | 297.7 |
| Turkey | 207.8 | 4.5% | 171.9 | 3.7% | 240.7 | 4.6% | 219.9 |
| Greece | 34.6 | 0.8% | 80.7 | 1.7% | 71.1 | 1.4% | 116.9 |
| United Kingdom | 122.5 | 2.7% | 138.5 | 3.0% | 125.4 | 2.4% | 134.8 |
| Egypt | 122.0 | 2.7% | 279.2 | 6.0% | 322.4 | 6.2% | 218.8 |
| United Arab Emirates | 133.2 | 2.9% | 141.7 | 3.0% | 153.0 | 3.0% | 166.3 |
| Switzerland | 166.5 | 3.6% | 202.5 | 4.4% | 380.6 | 7.4% | 244.5 |
| Russian Federation | 93.3 | 2.0% | 43.5 | 0.9% | 182.1 | 3.5% | 195.4 |
| Ukraine | 104.9 | 2.3% | 71.9 | 1.5% | 112.1 | 2.2% | 96.0 |
| Spain | 78.8 | 1.7% | 81.4 | 1.8% | 94.9 | 1.8% | 83.2 |
| Saudi Arabia | 100.6 | 2.2% | 105.7 | 2.3% | 91.6 | 1.8% | 233.6 |
| India | 76.9 | 1.7% | 90.1 | 1.9% | 95.6 | 1.8% | 91.7 |
| Japan | 108.8 | 2.4% | 98.5 | 2.1% | 95.1 | 1.8% | 101.4 |
| Georgia | 58.4 | 1.3% | 30.4 | 0.7% | 14.8 | 0.3% | 17.0 |
| Syrian Arab Republic | 88.7 | 1.9% | 79.6 | 1.7% | 76.1 | 1.5% | 65.8 |
| Brazil | 78.1 | 1.7% | 67.4 | 1.4% | 85.4 | 1.6% | 73.7 |
| Other Countries | 1,070.8 | 23.4% | 1,090.5 | 23.5% | 1,126.6 | 21.8% | 1,280.1 |
| Grand Total | 4,578.1 | 100% | 4,650.2 | 100% | 5,177.6 | 100% | 5,752.3 |

6.2.3 Imports by products

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|--|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
| Mineral products | 1,099.6 | 24.0% | 666.9 | 14.3% | 997.4 | 19.3% | 1,859.6 |
| Electrical equipments | 465.0 | 10.2% | 623.5 | 13.4% | 518.7 | 10.0% | 522.9 |
| Products of the chemical or allied industries | 452.7 | 9.9% | 472.6 | 10.2% | 396.8 | 7.7% | 403.4 |
| Vehicles, aircraft and transport equipment | 331.2 | 7.2% | 382.7 | 8.2% | 378.8 | 7.3% | 386.9 |
| Pearls, precious or semi-precious stones, metal | 323.5 | 7.1% | 512.7 | 11.0% | 738.9 | 14.3% | 566.4 |
| Base metals and articles of base metal | 342.1 | 7.5% | 373.2 | 8.0% | 450.0 | 8.7% | 357.9 |
| Prepared foodstuffs and beverages | 279.2 | 6.1% | 322.7 | 6.9% | 344.6 | 6.7% | 344.6 |
| Vegetable products | 262.9 | 5.7% | 178.2 | 3.8% | 203.3 | 3.9% | 205.3 |
| Plastics, rubber and articles thereof | 166.6 | 3.6% | 178.6 | 3.8% | 180.7 | 3.5% | 178.4 |
| Live animals; animal products | 209.8 | 4.6% | 218.4 | 4.7% | 215.7 | 4.2% | 223.2 |
| Textiles and textile articles | 169.6 | 3.7% | 157.7 | 3.4% | 197.1 | 3.8% | 178.5 |
| Stone, plaster, cement, asbestos, ceramic prod. | 84.5 | 1.8% | 109.9 | 2.4% | 105.8 | 2.0% | 99.6 |
| Paper and paperboard and articles | 111.9 | 2.4% | 123.6 | 2.7% | 107.6 | 2.1% | 88.6 |
| Optical, photographic, cinematographic prod. | 65.8 | 1.4% | 79.0 | 1.7% | 68.8 | 1.3% | 87.3 |
| Wood and articles of wood | 51.1 | 1.1% | 62.4 | 1.3% | 59.7 | 1.2% | 63.2 |
| Animal or vegetable fats and oils | 41.1 | 0.9% | 44.6 | 1.0% | 44.9 | 0.9% | 42.9 |
| Footwear, headgear, umbrellas, feathers | 35.2 | 0.8% | 31.8 | 0.7% | 37.8 | 0.7% | 31.6 |
| Raw hides and skins, leather, fur skins articles | 17.8 | 0.4% | 17.5 | 0.4% | 24.5 | 0.5% | 21.2 |
| Works of art, collectors' pieces and antiques | 3.0 | 0.1% | 3.3 | 0.1% | 10.6 | 0.2% | 6.2 |
| Arms and ammunition; parts and accessories | 5.0 | 0.1% | 6.8 | 0.1% | 9.0 | 0.2% | 7.3 |
| Miscellaneous manufactured articles | 60.5 | 1.3% | 84.1 | 1.8% | 86.9 | 1.7% | 77.2 |
| Grand Total | 4,578.1 | 100% | 4,650.2 | 100% | 5,177.6 | 100% | 5,752.3 |

٢٠٦ الواردات

١٠٢٠٦ الواردات حسب مجموعات البلدان

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|------------------------------|
| 30.7% | 1,751.6 | 29.3% | 1,823.4 | 37.2% | 4.1% | 8.4% | دول السوق الأوروبية المشتركة |
| 23.8% | 1,691.3 | 28.3% | 898.6 | 18.3% | -46.9% | 7.6% | أميركا، الصين واليابان |
| 16.1% | 799.6 | 13.4% | 803.2 | 16.4% | 0.4% | 19.8% | بقية دول أوروبا |
| 18.2% | 981.4 | 16.4% | 586.5 | 12.0% | -40.2% | -25.0% | مجموع الوطن العربي |
| 6.5% | 395.4 | 6.6% | 505.7 | 10.3% | 27.9% | 27.0% | آسيا فيما عدا الصين واليابان |
| 1.3% | 120.4 | 2.0% | 122.1 | 2.5% | 1.4% | 71.2% | أفريقيا |
| 2.2% | 135.6 | 2.3% | 118.3 | 2.4% | -12.7% | -17.8% | أميركا اللاتينية |
| 1.2% | 100.1 | 1.7% | 47.8 | 1.0% | -52.2% | -27.9% | دول أخرى |
| 100% | 5,975.4 | 100% | 4,905.7 | 100% | -17.9% | 5.5% | المجموع العام |

٢٠٢٠٦ الواردات حسب المصدر

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|--------------------------|
| 7.0% | 383.4 | 6.4% | 464.0 | 9.5% | 21.0% | 6.9% | الصين |
| 8.1% | 437.1 | 7.3% | 409.8 | 8.4% | -6.2% | -11.7% | إيطاليا |
| 6.6% | 407.2 | 6.8% | 378.9 | 7.7% | -7.0% | 1.3% | فرنسا |
| 15.1% | 1,222.8 | 20.5% | 340.3 | 6.9% | -72.2% | 12.5% | الولايات المتحدة |
| 5.2% | 263.5 | 4.4% | 323.5 | 6.6% | 22.8% | 7.0% | ألمانيا |
| 3.8% | 265.8 | 4.4% | 229.4 | 4.7% | -13.7% | 33.4% | تركيا |
| 2.0% | 116.2 | 1.9% | 198.9 | 4.1% | 71.2% | 146.3% | اليونان |
| 2.3% | 106.5 | 1.8% | 153.5 | 3.1% | 44.2% | 10.8% | المملكة المتحدة |
| 3.8% | 234.7 | 3.9% | 146.3 | 3.0% | -37.6% | -47.6% | مصر |
| 2.9% | 112.9 | 1.9% | 135.7 | 2.8% | 20.2% | -4.2% | الإمارات العربية المتحدة |
| 4.3% | 149.1 | 2.5% | 130.9 | 2.7% | -12.2% | -35.3% | سويسرا |
| 3.4% | 64.6 | 1.1% | 126.5 | 2.6% | 95.9% | 190.9% | الاتحاد الروسي |
| 1.7% | 128.8 | 2.2% | 116.0 | 2.4% | -10.0% | 61.4% | أوكرانيا |
| 1.4% | 81.4 | 1.4% | 108.4 | 2.2% | 33.2% | 33.2% | إسبانيا |
| 4.1% | 120.0 | 2.0% | 103.1 | 2.1% | -14.1% | -2.4% | المملكة العربية السعودية |
| 1.6% | 85.6 | 1.4% | 101.3 | 2.1% | 18.4% | 12.4% | الهند |
| 1.8% | 85.2 | 1.4% | 94.3 | 1.9% | 10.8% | -4.2% | اليابان |
| 0.3% | 43.1 | 0.7% | 87.8 | 1.8% | 103.5% | 189.3% | جورجيا |
| 1.1% | 58.4 | 1.0% | 83.8 | 1.7% | 43.4% | 5.3% | سوريا |
| 1.3% | 54.1 | 0.9% | 76.4 | 1.6% | 41.4% | 13.4% | البرازيل |
| 22.3% | 1,555.1 | 26.0% | 1,096.6 | 22.4% | -29.5% | 0.6% | دول أخرى |
| 100% | 5,975.4 | 100% | 4,905.7 | 100% | -17.9% | 5.5% | المجموع العام |

٣٠٢٠٦ الواردات حسب الأقسام التعريفية

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|----------------------------|
| 32.3% | 2,296.7 | 38.4% | 989.5 | 20.2% | -56.9% | 48.4% | منتجات معدنية |
| 9.1% | 442.2 | 7.4% | 597.0 | 12.2% | 35.0% | -4.2% | آلات وأجهزة كهربائية |
| 7.0% | 448.8 | 7.5% | 458.7 | 9.3% | 2.2% | -2.9% | منتجات صناعات كيميائية |
| 6.7% | 356.1 | 6.0% | 400.2 | 8.2% | 12.4% | 4.6% | معدات نقل |
| 9.8% | 456.4 | 7.6% | 377.2 | 7.7% | -17.4% | -26.4% | لؤلؤ، معادن ثمينة ومصوغات |
| 6.2% | 363.2 | 6.1% | 373.9 | 7.6% | 2.9% | 0.2% | معادن عادية ومصنوعاتها |
| 6.0% | 320.6 | 5.4% | 365.8 | 7.5% | 14.1% | 13.4% | منتجات صناعة الأغذية |
| 3.6% | 233.5 | 3.9% | 218.4 | 4.5% | -6.5% | 22.6% | منتجات المملكة النباتية |
| 3.1% | 185.8 | 3.1% | 198.9 | 4.1% | 7.1% | 11.4% | لدائن ومطاط ومصنوعاتها |
| 3.9% | 186.2 | 3.1% | 183.7 | 3.7% | -1.4% | -15.9% | حيوانات ومنتجات حيوانية |
| 3.1% | 187.5 | 3.1% | 172.4 | 3.5% | -8.1% | 9.3% | مواد نسجية ومصنوعاتها |
| 1.7% | 89.9 | 1.5% | 111.3 | 2.3% | 23.7% | 1.2% | مصنوعات من حجر، جبس، اسمنت |
| 1.5% | 80.1 | 1.3% | 96.5 | 2.0% | 20.5% | -21.9% | عجائن خشب، ورق وكرتون |
| 1.5% | 74.7 | 1.3% | 86.0 | 1.8% | 15.0% | 8.7% | أدوات وأجهزة للبصريات |
| 1.1% | 53.0 | 0.9% | 67.2 | 1.4% | 26.9% | 7.7% | خشب ومصنوعاته |
| 0.7% | 46.9 | 0.8% | 51.3 | 1.0% | 9.3% | 14.8% | شحوم ودهون وزيتون |
| 0.6% | 38.5 | 0.6% | 30.8 | 0.6% | -20.0% | -3.1% | أحذية، مظلات، عصي، ريش |
| 0.4% | 19.4 | 0.3% | 16.3 | 0.3% | -16.1% | -7.1% | جلود، فراء ومصنوعاتها |
| 0.1% | 6.3 | 0.1% | 7.0 | 0.1% | 11.0% | 110.7% | تحف فنية، قطع أثرية |
| 0.1% | 3.7 | 0.1% | 4.0 | 0.1% | 9.5% | -40.7% | أسلحة وذخائر |
| 1.3% | 85.9 | 1.4% | 99.8 | 2.0% | 16.2% | 18.7% | سلع ومنتجات مختلفة |
| 100% | 5,975.4 | 100% | 4,905.7 | 100% | -17.9% | 5.5% | المجموع العام |

6.3 Exports

6.3.1 Exports by groups of countries

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|---------------------------------|--------------|-------------|----------------|-------------|----------------|-------------|----------------|
| Arab Countries | 376.3 | 39.4% | 392.0 | 33.7% | 360.5 | 32.4% | 381.1 |
| Africa | 185.4 | 19.4% | 306.9 | 26.4% | 264.6 | 23.8% | 269.4 |
| Other Europe | 185.1 | 19.4% | 220.6 | 19.0% | 278.6 | 25.0% | 186.5 |
| European Union | 116.8 | 12.2% | 121.8 | 10.5% | 110.3 | 9.9% | 105.4 |
| Asia, excluding China and Japan | 43.2 | 4.5% | 64.0 | 5.5% | 49.7 | 4.5% | 50.6 |
| North America, Japan and China | 31.9 | 3.3% | 38.8 | 3.3% | 33.8 | 3.0% | 25.1 |
| Latin America | 3.1 | 0.3% | 3.1 | 0.3% | 4.3 | 0.4% | 3.1 |
| Other Countries | 12.9 | 1.4% | 15.3 | 1.3% | 11.1 | 1.0% | 14.1 |
| Grand Total | 954.8 | 100% | 1,162.5 | 100% | 1,112.8 | 100% | 1,035.3 |

6.3.2 Exports by destination

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|----------------------|--------------|-------------|----------------|-------------|----------------|-------------|----------------|
| South Africa | 105.5 | 11.0% | 218.8 | 18.8% | 178.8 | 16.1% | 170.0 |
| Saudi Arabia | 72.3 | 7.6% | 87.2 | 7.5% | 72.9 | 6.6% | 75.5 |
| United Arab Emirates | 91.9 | 9.6% | 71.5 | 6.1% | 75.6 | 6.8% | 83.4 |
| Syrian Arab Republic | 49.6 | 5.2% | 45.4 | 3.9% | 54.7 | 4.9% | 65.1 |
| Switzerland | 93.8 | 9.8% | 123.6 | 10.6% | 176.9 | 15.9% | 120.4 |
| Iraq | 55.9 | 5.9% | 67.0 | 5.8% | 41.6 | 3.7% | 33.0 |
| Jordan | 26.1 | 2.7% | 33.2 | 2.9% | 31.8 | 2.9% | 36.0 |
| Turkey | 71.0 | 7.4% | 78.6 | 6.8% | 76.7 | 6.9% | 49.7 |
| Belgium | 36.5 | 3.8% | 30.0 | 2.6% | 36.3 | 3.3% | 27.7 |
| Bangladesh | 15.2 | 1.6% | 30.3 | 2.6% | 16.4 | 1.5% | 31.5 |
| Egypt | 21.4 | 2.2% | 14.7 | 1.3% | 13.1 | 1.2% | 18.4 |
| France | 10.8 | 1.1% | 17.4 | 1.5% | 12.6 | 1.1% | 16.6 |
| United States | 13.7 | 1.4% | 16.9 | 1.5% | 17.3 | 1.6% | 16.3 |
| Qatar | 17.6 | 1.8% | 21.9 | 1.9% | 20.2 | 1.8% | 20.1 |
| Kuwait | 15.4 | 1.6% | 21.7 | 1.9% | 21.0 | 1.9% | 18.7 |
| Congo | 9.7 | 1.0% | 9.7 | 0.8% | 11.4 | 1.0% | 10.6 |
| Angola | 9.2 | 1.0% | 12.1 | 1.0% | 9.1 | 0.8% | 18.9 |
| United Kingdom | 13.6 | 1.4% | 19.0 | 1.6% | 11.9 | 1.1% | 16.6 |
| Algeria | 1.9 | 0.2% | 3.7 | 0.3% | 4.0 | 0.4% | 4.9 |
| Nigeria | 12.5 | 1.3% | 11.5 | 1.0% | 11.6 | 1.0% | 13.7 |
| Other Countries | 211.4 | 22.1% | 228.4 | 19.6% | 218.7 | 19.7% | 188.4 |
| Grand Total | 954.8 | 100% | 1,162.5 | 100% | 1,112.8 | 100% | 1,035.3 |

6.3.3 Exports by products

(in millions of USD)

| | Q1-11 | % of Total | Q2-11 | % of Total | Q3-11 | % of Total | Q4-11 |
|--|--------------|-------------|----------------|-------------|----------------|-------------|----------------|
| Pearls, precious or semi-precious stones, metal | 291.2 | 30.5% | 405.6 | 34.9% | 434.4 | 39.0% | 361.1 |
| Electrical equipments | 127.9 | 13.4% | 145.5 | 12.5% | 126.8 | 11.4% | 118.9 |
| Products of the chemical or allied industries | 68.9 | 7.2% | 105.0 | 9.0% | 95.1 | 8.5% | 114.8 |
| Prepared foodstuffs and beverages | 88.0 | 9.2% | 93.5 | 8.0% | 91.3 | 8.2% | 107.1 |
| Base metals and articles of base metal | 146.9 | 15.4% | 161.9 | 13.9% | 129.5 | 11.6% | 87.1 |
| Paper and paperboard and articles | 49.6 | 5.2% | 54.1 | 4.7% | 56.5 | 5.1% | 56.4 |
| Plastics, rubber and articles thereof | 29.9 | 3.1% | 35.8 | 3.1% | 32.2 | 2.9% | 36.4 |
| Vegetable products | 33.7 | 3.5% | 42.2 | 3.6% | 43.5 | 3.9% | 41.2 |
| Textiles and textile articles | 29.0 | 3.0% | 39.7 | 3.4% | 29.6 | 2.7% | 30.7 |
| Mineral products | 15.1 | 1.6% | 8.4 | 0.7% | 4.4 | 0.4% | 6.8 |
| Vehicles, aircraft and transport equipment | 9.8 | 1.0% | 11.3 | 1.0% | 7.3 | 0.7% | 8.6 |
| Stone, plaster, cement, asbestos, ceramic prod. | 8.6 | 0.9% | 8.6 | 0.7% | 10.4 | 0.9% | 9.8 |
| Footwear, headgear, umbrellas, feathers | 5.0 | 0.5% | 6.3 | 0.5% | 5.9 | 0.5% | 6.0 |
| Animal or vegetable fats and oils | 5.0 | 0.5% | 5.2 | 0.4% | 4.9 | 0.4% | 6.4 |
| Wood and articles of wood | 4.4 | 0.5% | 2.8 | 0.2% | 3.3 | 0.3% | 4.8 |
| Live animals; animal products | 4.9 | 0.5% | 6.2 | 0.5% | 3.7 | 0.3% | 4.4 |
| Optical, photographic, cinematographic prod. | 6.1 | 0.6% | 5.6 | 0.5% | 5.7 | 0.5% | 4.9 |
| Raw hides and skins, leather, fur skins articles | 2.4 | 0.2% | 3.3 | 0.3% | 3.9 | 0.4% | 4.2 |
| Works of art, collectors' pieces and antiques | 0.7 | 0.1% | 1.0 | 0.1% | 1.4 | 0.1% | 1.0 |
| Arms and ammunition; parts and accessories | 0.1 | 0.0% | 0.3 | 0.0% | 0.0 | 0.0% | 0.3 |
| Miscellaneous manufactured articles | 27.6 | 2.9% | 20.3 | 1.7% | 23.0 | 2.1% | 24.5 |
| Grand Total | 954.8 | 100% | 1,162.5 | 100% | 1,112.8 | 100% | 1,035.3 |

٣.٦ الصادرات

١.٣.٦ الصادرات حسب مجموعات البلدان

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|------------------------------|
| 36.8% | 385.1 | 33.4% | 462.3 | 45.4% | 20.1% | 17.9% | مجموع الوطن العربي |
| 26.0% | 322.0 | 27.9% | 252.4 | 24.8% | -21.6% | -17.8% | أفريقيا |
| 18.0% | 252.7 | 21.9% | 111.9 | 11.0% | -55.7% | -49.3% | بقية دول أوروبا |
| 10.2% | 119.0 | 10.3% | 95.6 | 9.4% | -19.7% | -21.5% | دول السوق الأوروبية المشتركة |
| 4.9% | 28.7 | 2.5% | 36.6 | 3.6% | 27.7% | -42.9% | آسيا فيما عدا الصين واليابان |
| 2.4% | 30.3 | 2.6% | 28.0 | 2.8% | -7.4% | -27.8% | أميركا، الصين واليابان |
| 0.3% | 2.3 | 0.2% | 12.4 | 1.2% | 438.3% | 298.2% | أميركا اللاتينية |
| 1.4% | 13.7 | 1.2% | 19.0 | 1.9% | 38.1% | 24.1% | دول أخرى |
| 100% | 1,153.7 | 100% | 1,018.2 | 100% | -11.7% | -12.4% | المجموع العام |

٢.٣.٦ الصادرات حسب الوجهة

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|--------------------------|
| 16.4% | 242.1 | 21.0% | 163.7 | 16.1% | -32.4% | -25.2% | جنوب أفريقيا |
| 7.3% | 85.9 | 7.4% | 103.2 | 10.1% | 20.2% | 18.3% | المملكة العربية السعودية |
| 8.1% | 90.0 | 7.8% | 102.3 | 10.0% | 13.7% | 43.1% | الإمارات العربية المتحدة |
| 6.3% | 54.9 | 4.8% | 71.4 | 7.0% | 29.9% | 57.1% | سوريا |
| 11.6% | 192.9 | 16.7% | 60.7 | 6.0% | -68.5% | -50.9% | سويسرا |
| 3.2% | 34.2 | 3.0% | 49.8 | 4.9% | 45.4% | -25.6% | العراق |
| 3.5% | 33.5 | 2.9% | 36.6 | 3.6% | 9.2% | 10.1% | الأردن |
| 4.8% | 47.1 | 4.1% | 36.1 | 3.5% | -23.3% | -54.0% | تركيا |
| 2.7% | 51.3 | 4.4% | 25.4 | 2.5% | -50.6% | -15.4% | بلجيكا |
| 3.0% | 0.0 | 0.0% | 21.5 | 2.1% | 58553.6% | -28.8% | بنغلاديش |
| 1.8% | 18.3 | 1.6% | 21.0 | 2.1% | 15.0% | 43.3% | مصر |
| 1.6% | 15.0 | 1.3% | 19.1 | 1.9% | 27.4% | 9.7% | فرنسا |
| 1.6% | 14.7 | 1.3% | 18.7 | 1.8% | 26.8% | 10.5% | الولايات المتحدة |
| 1.9% | 16.4 | 1.4% | 18.1 | 1.8% | 10.7% | -17.2% | قطر |
| 1.8% | 15.6 | 1.4% | 17.8 | 1.7% | 14.1% | -17.8% | الكويت |
| 1.0% | 8.6 | 0.7% | 13.0 | 1.3% | 51.1% | 33.3% | كونغو |
| 1.8% | 14.4 | 1.2% | 12.5 | 1.2% | -12.9% | 3.6% | أنغولا |
| 1.6% | 9.0 | 0.8% | 12.2 | 1.2% | 35.7% | -35.8% | المملكة المتحدة |
| 0.5% | 5.8 | 0.5% | 11.8 | 1.2% | 103.0% | 220.9% | الجزائر |
| 1.3% | 10.3 | 0.9% | 11.4 | 1.1% | 10.6% | -0.5% | نيجيريا |
| 18.2% | 193.5 | 16.8% | 191.8 | 18.8% | -0.9% | -16.0% | دول أخرى |
| 100% | 1,153.7 | 100% | 1,018.2 | 100% | -11.7% | -12.4% | المجموع العام |

٣.٣.٦ الصادرات حسب الأقسام التعريفية

(بملايين الدولارات الأميركية)

| % of Total | Q1-12 | % of Total | Q2-12 | % of Total | Change Q2-12/Q1-12 | Change Q2-12/Q2-11 | |
|-------------|----------------|-------------|----------------|-------------|-----------------------|-----------------------|----------------------------|
| 34.9% | 540.6 | 46.9% | 313.8 | 30.8% | -41.9% | -22.6% | لؤلؤ، معادن ثمينة ومصوغات |
| 11.5% | 116.3 | 10.1% | 141.0 | 13.9% | 21.3% | -3.1% | آلات وأجهزة كهربائية |
| 11.1% | 63.8 | 5.5% | 112.7 | 11.1% | 76.8% | 7.3% | منتجات صناعات كيميائية |
| 10.3% | 97.2 | 8.4% | 105.3 | 10.3% | 8.3% | 12.7% | منتجات صناعة الأغذية |
| 8.4% | 125.1 | 10.8% | 90.3 | 8.9% | -27.8% | -44.2% | معادن عادية ومصنوعاتها |
| 5.4% | 36.4 | 3.2% | 44.9 | 4.4% | 23.5% | -16.9% | عجائن خشب، ورق وكرتون |
| 3.5% | 35.0 | 3.0% | 41.3 | 4.1% | 17.7% | 15.2% | لدائن ومطاط ومصنوعاتها |
| 4.0% | 34.6 | 3.0% | 36.3 | 3.6% | 4.9% | -14.0% | منتجات المملكة النباتية |
| 3.0% | 27.5 | 2.4% | 30.5 | 3.0% | 10.8% | -23.3% | مواد نسجية ومصنوعاتها |
| 0.7% | 7.2 | 0.6% | 14.8 | 1.5% | 106.1% | 76.0% | منتجات معدنية |
| 0.8% | 9.5 | 0.8% | 12.2 | 1.2% | 28.9% | 8.5% | معدات نقل |
| 0.9% | 10.0 | 0.9% | 11.3 | 1.1% | 12.8% | 31.5% | مصنوعات من حجر، جبس، اسمنت |
| 0.6% | 4.9 | 0.4% | 10.1 | 1.0% | 105.4% | 59.0% | أحذية، مظلات، عصي، ريش |
| 0.6% | 6.5 | 0.6% | 6.6 | 0.6% | 1.2% | 26.9% | شحوم ودهون وزيتون |
| 0.5% | 4.2 | 0.4% | 5.1 | 0.5% | 21.2% | 84.6% | خشب ومصنوعاتها |
| 0.4% | 4.4 | 0.4% | 4.9 | 0.5% | 11.8% | -21.4% | حيوانات ومنتجات حيوانية |
| 0.5% | 4.7 | 0.4% | 3.9 | 0.4% | -16.3% | -30.3% | أدوات وأجهزة للبصريات |
| 0.4% | 3.7 | 0.3% | 3.5 | 0.3% | -6.0% | 5.1% | جلود، فراء ومصنوعاتها |
| 0.1% | 1.1 | 0.1% | 1.2 | 0.1% | 6.1% | 12.7% | تحف فنية، قطع أثرية |
| 0.0% | 0.1 | 0.0% | 0.1 | 0.0% | -12.1% | -81.7% | أسلحة وذخائر |
| 2.4% | 20.9 | 1.8% | 28.4 | 2.8% | 35.8% | 40.1% | سلع ومنتجات مختلفة |
| 100% | 1,153.7 | 100% | 1,018.2 | 100% | -11.7% | -12.4% | المجموع العام |

6.4 Documentary Credits

6.4.1 Financing of imports according to type

(in millions of LBP)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Oct-11 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Documentary L/Cs | | | | | | | |
| Opened Credits | 7,714,076 | 851,887 | 518,342 | 676,137 | 600,087 | 771,623 | 651,653 |
| Utilized Credits | 7,447,524 | 520,077 | 644,828 | 672,477 | 607,189 | 872,415 | 715,381 |
| Outstanding Credits | 1,412,330 | 1,586,131 | 1,451,676 | 1,440,194 | 1,441,186 | 1,395,551 | 1,312,945 |
| Bills For Collection | | | | | | | |
| Inward Bills | 3,393,392 | 313,724 | 237,288 | 252,607 | 231,009 | 329,109 | 254,098 |
| Outstanding Bills | 231,578 | 266,999 | 281,863 | 234,560 | 223,132 | 243,385 | 264,078 |

6.4.2 Financing of exports according to type

(in millions of LBP)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Oct-11 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Documentary L/Cs | | | | | | | |
| Opened Credits | 6,284,303 | 510,032 | 539,287 | 806,950 | 466,553 | 520,166 | 422,001 |
| Utilized Credits | 6,233,316 | 398,586 | 457,190 | 451,162 | 624,894 | 440,805 | 549,418 |
| Outstanding Credits | 1,698,078 | 1,887,752 | 1,956,863 | 2,178,296 | 1,882,603 | 1,907,485 | 1,726,021 |
| Bills For Collection | | | | | | | |
| Outward Bills | 6,747,346 | 590,779 | 504,305 | 510,199 | 472,397 | 558,396 | 445,080 |
| Outstanding Bills | 588,351 | 569,403 | 560,604 | 622,905 | 656,243 | 735,718 | 734,464 |

٤.٦ الاعتمادات والبوالص المستندية
١٠.٤.٦ الاعتمادات والبوالص المستندية للاستيراد
(بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------------------------|
| | | | | | | | الاعتمادات المستندية |
| 686,575 | 620,826 | 659,199 | 874,840 | 778,980 | 708,292 | 762,715 | الاعتمادات المفتوحة خلال الفترة |
| 575,881 | 735,290 | 517,423 | 747,453 | 728,763 | 770,504 | 714,297 | اعتمادات مستعملة |
| 1,405,688 | 1,251,991 | 1,285,872 | 1,475,337 | 1,518,144 | 1,435,896 | 1,500,040 | وضعية الاعتمادات بنهاية الفترة |
| | | | | | | | البوالص |
| 244,693 | 209,964 | 227,748 | 210,009 | 236,143 | 227,399 | 466,708 | بوالص واردة خلال الفترة |
| 252,605 | 236,059 | 239,605 | 248,679 | 263,360 | 233,759 | 255,176 | وضعية البوالص بنهاية الفترة |

٢٠.٤.٦ الاعتمادات والبوالص المستندية للتصدير
(بملايين الليرات اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------------------------|
| | | | | | | | الاعتمادات المستندية |
| 711,526 | 598,217 | 504,866 | 515,894 | 604,970 | 382,659 | 612,520 | الاعتمادات المفتوحة خلال الفترة |
| 423,316 | 505,521 | 500,493 | 503,681 | 507,504 | 412,574 | 291,172 | اعتمادات مستعملة |
| 1,874,849 | 1,790,667 | 1,799,756 | 1,830,711 | 1,905,350 | 1,818,648 | 2,144,581 | وضعية الاعتمادات بنهاية الفترة |
| | | | | | | | البوالص |
| 452,661 | 341,702 | 242,193 | 206,505 | 175,101 | 209,370 | 174,391 | بوالص خارجة خلال الفترة |
| 759,889 | 747,958 | 688,527 | 685,108 | 672,824 | 676,524 | 697,543 | وضعية البوالص بنهاية الفترة |

6.5 Portfolio Investment

6.5.1 Net Assets

(in billions of LBP)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Equity Securities | 2,883.7 | 3,804.5 | 3,233.6 | 3,729.9 | 3,433.1 | 2,451.2 | 3,020.9 |
| Long-Term Debt Securities | 3,254.4 | 3,406.9 | 3,778.9 | 3,657.3 | 3,670.9 | 4,795.1 | 5,073.1 |
| Short-Term Debt Securities | 225.5 | 116.8 | 280.7 | 187.4 | 231.6 | 212.8 | 157.5 |
| Net Securities | 6,363.5 | 7,328.3 | 7,293.2 | 7,574.6 | 7,335.6 | 7,459.1 | 8,251.4 |

6.5.2 Net Assets by Sector*

(in billions of LBP)

| | Mar-09 | Jun-09 | Sep-09 | Dec-09 | Mar-10 | Jun-10 | Sep-10 |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Equity Securities | 2,883.7 | 3,804.5 | 3,233.6 | 3,729.9 | 3,433.1 | 2,451.2 | 3,020.9 |
| Commercial Banks | 1,328.3 | 1,509.0 | 1,587.9 | 1,586.3 | 1,614.7 | 814.8 | 1,324.5 |
| Medium and Long-Term Banks | 264.3 | 332.0 | 426.7 | 475.8 | 524.5 | 578.3 | 652.4 |
| Financial Institutions | 1,221.5 | 1,892.6 | 1,128.7 | 1,571.4 | 1,118.3 | 890.4 | 935.3 |
| Financial Intermediaries | 3.4 | 6.7 | 25.2 | 21.7 | 21.3 | 14.8 | 15.0 |
| Leasing Companies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Insurance Companies | 66.2 | 64.2 | 65.1 | 74.8 | 154.3 | 152.8 | 93.7 |
| Long-Term Debt Securities | 3,254.4 | 3,406.9 | 3,778.9 | 3,657.3 | 3,670.9 | 4,795.1 | 5,073.1 |
| Commercial Banks | 2,462.1 | 2,434.6 | 2,657.3 | 2,374.1 | 2,478.1 | 3,519.5 | 3,670.7 |
| Medium and Long-Term Banks | 425.6 | 567.7 | 654.4 | 684.0 | 796.3 | 867.7 | 901.0 |
| Financial Institutions | 163.5 | 198.3 | 368.9 | 519.1 | 297.7 | 293.9 | 351.4 |
| Financial Intermediaries | 1.6 | 2.0 | 4.9 | 4.2 | 5.8 | 1.3 | 6.3 |
| Leasing Companies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Insurance Companies | 201.4 | 204.4 | 93.4 | 75.9 | 93.0 | 112.7 | 143.8 |
| Short-Term Debt Securities | 225.5 | 116.8 | 280.7 | 187.4 | 231.6 | 212.8 | 157.5 |
| Commercial Banks | 211.7 | 110.0 | 275.1 | 184.3 | 229.8 | 210.7 | 156.3 |
| Medium and Long-Term Banks | 8.3 | 2.9 | 2.2 | 1.2 | 0.7 | 0.9 | 0.7 |
| Financial Institutions | 5.3 | 3.7 | 3.1 | 1.6 | 1.0 | 0.9 | 0.3 |
| Financial Intermediaries | 0.2 | 0.2 | 0.2 | 0.2 | 0.0 | 0.0 | 0.0 |
| Leasing Companies | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Insurance Companies | 0.0 | 0.0 | 0.0 | 0.1 | 0.2 | 0.2 | 0.2 |

* Figures include these sectors' own investments as well as those of their resident clients.

6.5.3 Net Assets by Country of Investment

(in billions of LBP)

| Top 5 Countries | Sep -11 | الدول الخمس الأولى | Top 5 Countries | Dec-11 | الدول الخمس الأولى |
|-----------------------------------|----------------|------------------------------|-----------------------------------|----------------|------------------------------|
| Equity Securities | 4,536.4 | سندات مشاركة | Equity Securities | 4,899.3 | سندات مشاركة |
| United States | 2,707.4 | الولايات المتحدة | United States | 2,952.4 | الولايات المتحدة |
| United Kingdom | 489.9 | المملكة المتحدة | United Kingdom | 515.6 | المملكة المتحدة |
| Bahrain | 336.4 | البحرين | Bahrain | 351.2 | البحرين |
| France | 166.0 | فرنسا | Saudi Arabia | 195.8 | المملكة العربية السعودية |
| Saudi Arabia | 155.4 | المملكة العربية السعودية | France | 180.1 | فرنسا |
| Other Countries | 681.3 | دول أخرى | Other Countries | 704.1 | دول أخرى |
| Long-Term Debt Securities | 6,580.9 | سندات دين طويلة الأجل | Long-Term Debt Securities | 6,023.7 | سندات دين طويلة الأجل |
| United States | 1,631.1 | الولايات المتحدة | United States | 1,853.6 | الولايات المتحدة |
| United Kingdom | 1,475.8 | المملكة المتحدة | United Kingdom | 1,339.5 | المملكة المتحدة |
| France | 1,100.7 | فرنسا | United Arab Emirates | 515.0 | الإمارات العربية المتحدة |
| United Arab Emirates | 441.8 | الإمارات العربية المتحدة | France | 507.6 | فرنسا |
| Qatar | 217.5 | قطر | Qatar | 232.3 | قطر |
| Other Countries | 1,714.0 | دول أخرى | Other Countries | 1,575.8 | دول أخرى |
| Short-Term Debt Securities | 192.9 | سندات دين قصيرة الأجل | Short-Term Debt Securities | 201.7 | سندات دين قصيرة الأجل |
| China | 75.4 | الصين | China | 75.4 | الصين |
| United Kingdom | 34.5 | المملكة المتحدة | United Kingdom | 33.8 | المملكة المتحدة |
| United Arab Emirates | 29.2 | الإمارات العربية المتحدة | United Arab Emirates | 32.5 | الإمارات العربية المتحدة |
| Belgium | 24.1 | بلجيكا | Belgium | 24.1 | بلجيكا |
| United States | 19.1 | الولايات المتحدة | Switzerland | 15.1 | سويسرا |
| Other Countries | 10.5 | دول أخرى | Other Countries | 20.8 | دول أخرى |

٥.٦ استثمارات الحافظة

١.٥.٦ صافي الموجودات

(بمليارات الليرات)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|-------------------------|
| 3,287.1 | 4,314.9 | 4,479.3 | 4,536.4 | 4,899.3 | 4,424.4 | 3,571.2 | سندات المشاركة |
| 7,037.0 | 6,243.9 | 6,171.7 | 6,580.9 | 6,023.7 | 5,088.6 | 6,110.7 | سندات الدين طويلة الأجل |
| 130.4 | 80.0 | 241.5 | 192.9 | 201.7 | 82.5 | 104.4 | سندات الدين قصيرة الأجل |
| 10,454.4 | 10,638.8 | 10,892.4 | 11,310.2 | 11,124.7 | 9,595.4 | 9,786.3 | صافي الاستثمار |

٢.٥.٦ صافي الموجودات حسب القطاع*

(بمليارات الليرات)

| Dec-10 | Mar-11 | Jun-11 | Sep-11 | Dec-11 | Mar-12 | Jun-12 | |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------|
| 3,287.1 | 4,314.9 | 4,479.3 | 4,536.4 | 4,899.3 | 4,424.4 | 3,571.2 | سندات مشاركة |
| 1,312.6 | 1,204.0 | 1,209.6 | 1,130.1 | 1,234.4 | 1,343.6 | 1,149.1 | مصارف تجارية |
| 700.0 | 760.1 | 776.0 | 756.5 | 778.9 | 840.8 | 878.4 | مصارف التسليف الطويل والمتوسط الأجل |
| 1,063.0 | 2,098.1 | 2,237.0 | 2,434.0 | 2,636.5 | 2,026.7 | 1,312.0 | مؤسسات مالية |
| 34.0 | 104.1 | 36.7 | 16.7 | 11.1 | 2.4 | 13.7 | مؤسسات وساطة مالية |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | مؤسسات الإيجار التمويلي |
| 177.5 | 148.6 | 219.9 | 199.1 | 238.4 | 210.9 | 218.0 | شركات التأمين |
| 7,037.0 | 6,243.9 | 6,171.7 | 6,580.9 | 6,023.7 | 5,088.6 | 6,110.7 | سندات دين طويلة الأجل |
| 3,473.5 | 3,774.5 | 3,296.0 | 3,457.1 | 3,534.7 | 3,581.8 | 3,159.3 | مصارف تجارية |
| 905.9 | 946.9 | 983.1 | 1,143.7 | 1,101.3 | 1,116.4 | 1,099.6 | مصارف التسليف الطويل والمتوسط الأجل |
| 328.4 | 375.8 | 382.5 | 316.8 | 317.3 | 277.2 | 318.4 | مؤسسات مالية |
| 2,166.8 | 1,011.7 | 1,377.3 | 1,533.4 | 946.3 | 0.0 | 1,233.5 | مؤسسات وساطة مالية |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | مؤسسات الإيجار التمويلي |
| 162.5 | 135.1 | 132.8 | 130.0 | 124.3 | 113.2 | 299.9 | شركات التأمين |
| 130.4 | 80.0 | 241.5 | 192.9 | 201.7 | 82.5 | 104.4 | سندات دين قصيرة الأجل |
| 127.9 | 75.5 | 237.8 | 188.5 | 195.7 | 76.6 | 101.3 | مصارف تجارية |
| 2.3 | 2.2 | 1.3 | 2.6 | 3.6 | 4.3 | 1.7 | مصارف التسليف الطويل والمتوسط الأجل |
| 0.2 | 2.3 | 2.3 | 1.4 | 1.4 | 1.1 | 1.0 | مؤسسات مالية |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | مؤسسات وساطة مالية |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | مؤسسات الإيجار التمويلي |
| 0.0 | 0.0 | 0.0 | 0.3 | 1.0 | 0.5 | 0.5 | شركات التأمين |

* تتضمن هذه الأرقام الاستثمارات التي قامت بها هذه القطاعات لحسابها الخاص ولحساب عملائها المقيمين.

٣.٥.٦ صافي الموجودات حسب بلد الاستثمار

(بمليارات الليرات)

| Top 5 Countries | Mar-12 | الدول الخمس الأولى | Top 5 Countries | Jun-12 | الدول الخمس الأولى |
|-----------------------------------|----------------|--------------------------|-----------------------------------|----------------|--------------------------|
| Equity Securities | 4,424.4 | سندات مشاركة | Equity Securities | 3,571.2 | سندات مشاركة |
| United States | 2,297.9 | الولايات المتحدة | United States | 1,612.9 | الولايات المتحدة |
| United Kingdom | 529.6 | المملكة المتحدة | Bahrain | 399.0 | البحرين |
| Bahrain | 356.7 | البحرين | Switzerland | 397.7 | سويسرا |
| France | 199.5 | فرنسا | France | 237.5 | فرنسا |
| Jordan | 187.2 | الأردن | Saudi Arabia | 136.1 | المملكة العربية السعودية |
| Other Countries | 853.4 | دول أخرى | Other Countries | 787.9 | دول أخرى |
| Long-Term Debt Securities | 5,088.6 | سندات دين طويلة الأجل | Long-Term Debt Securities | 6,110.7 | سندات دين طويلة الأجل |
| United Kingdom | 1,303.8 | المملكة المتحدة | United States | 1,858.4 | الولايات المتحدة |
| United States | 958.1 | الولايات المتحدة | United Kingdom | 1,214.2 | المملكة المتحدة |
| United Arab Emirates | 509.9 | الإمارات العربية المتحدة | France | 494.4 | فرنسا |
| France | 457.3 | فرنسا | United Arab Emirates | 373.8 | الإمارات العربية المتحدة |
| Qatar | 244.9 | قطر | Qatar | 233.1 | قطر |
| Other Countries | 1,614.5 | دول أخرى | Other Countries | 1,936.8 | دول أخرى |
| Short-Term Debt Securities | 82.5 | سندات دين قصيرة الأجل | Short-Term Debt Securities | 104.4 | سندات دين قصيرة الأجل |
| Switzerland | 31.7 | سويسرا | Switzerland | 32.2 | سويسرا |
| United Kingdom | 20.7 | المملكة المتحدة | Australia | 27.1 | أستراليا |
| United Arab Emirates | 9.9 | الإمارات العربية المتحدة | United Kingdom | 16.0 | المملكة المتحدة |
| Kuwait | 4.4 | الكويت | Jordan | 9.4 | الأردن |
| Qatar | 3.0 | قطر | Kuwait | 6.2 | الكويت |
| Other Countries | 12.8 | دول أخرى | Other Countries | 13.4 | دول أخرى |

7 EXCHANGE RATES

7.1 Exchange rates of major foreign currencies per unit

(in LBP)

| | 2010 | Mar-11 | Apr-11 | May-11 | Jun-11 | Sep-11 | Nov-11 |
|------------------------------|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Average Exchange Rate | | | | | | | |
| US Dollar | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 |
| EURO | 1,998.67 | 2,110.61 | 2,177.98 | 2,162.28 | 2,169.46 | 2,074.08 | 2,040.72 |
| Pound Sterling | 2,329.37 | 2,437.03 | 2,466.76 | 2,462.11 | 2,444.20 | 2,378.96 | 2,379.84 |
| Swiss Franc | 1,448.74 | 1,639.92 | 1,677.66 | 1,725.47 | 1,793.94 | 1,724.54 | 1,659.10 |
| Canadian Dollar | 1,464.49 | 1,544.98 | 1,573.36 | 1,557.32 | 1,541.95 | 1,504.84 | 1,469.03 |
| Japanese Yen | 17.21 | 18.44 | 18.08 | 18.59 | 18.74 | 19.64 | 19.46 |
| Kuwaiti Dinar | 5,253.23 | 5,428.62 | 5,454.62 | 5,469.12 | 5,485.92 | 5,473.05 | 5,458.35 |
| Iraki Dinar | 1.29 | 1.28 | 1.28 | 1.29 | 1.29 | 1.29 | 1.29 |
| Bahraini Dinar | 3,998.67 | 3,998.57 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.78 |
| Omani Rial | 3,915.41 | 3,914.98 | 3,915.31 | 3,915.58 | 3,915.58 | 3,915.53 | 3,915.58 |
| Lybian Dinar | 1,187.96 | 1,288.08 | 1,246.04 | 1,252.01 | 1,247.44 | 1,228.34 | 1,222.14 |
| Jordanian Dinar | 2,127.93 | 2,126.24 | 2,126.36 | 2,127.15 | 2,126.25 | 2,127.35 | 2,126.50 |
| Tunisian Dinar | 1,053.57 | 1,080.76 | 1,101.10 | 1,095.21 | 1,098.59 | 1,065.03 | 1,040.30 |
| Egyptian Pound | 267.55 | 254.27 | 253.01 | 253.50 | 253.37 | 252.77 | 251.89 |
| Qatari Rial | 414.08 | 413.98 | 413.99 | 413.99 | 413.99 | 413.99 | 413.99 |
| UAE Dirham | 410.44 | 410.44 | 410.44 | 410.43 | 410.43 | 410.44 | 410.44 |
| Saudi Rial | 401.97 | 401.97 | 401.98 | 401.98 | 401.98 | 401.95 | 401.96 |
| Moroccan Dirham | 179.04 | 187.21 | 192.16 | 190.98 | 191.57 | 184.45 | 182.13 |
| Syrian Lira | 32.43 | 32.24 | 31.79 | 31.77 | 31.77 | 31.49 | 30.53 |
| Algerian Dinar | 20.42 | 20.86 | 21.03 | 20.94 | 20.93 | 20.40 | 20.30 |
| Yemeni Rial | 7.01 | 7.03 | 7.02 | 7.03 | 7.01 | 6.92 | 6.92 |
| S.D.R. | 2,299.10 | 2,380.73 | 2,405.61 | 2,408.87 | 2,410.67 | 2,376.82 | 2,361.48 |
| Gold (Ounce) | 1,848,632.80 | 2,144,884.71 | 2,227,151.14 | 2,278,758.86 | 2,304,885.96 | 2,681,187.10 | 2,617,062.05 |
| Silver (Ounce) | 30,334.08 | 53,916.42 | 63,695.45 | 55,542.33 | 54,041.13 | 57,603.37 | 49,791.93 |
| End of Period Rate | | | | | | | |
| US Dollar | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 |
| EURO | 1,997.44 | 2,142.01 | 2,239.69 | 2,171.40 | 2,182.26 | 2,041.61 | 2,007.09 |
| Pound Sterling | 2,326.83 | 2,425.72 | 2,514.96 | 2,487.83 | 2,412.90 | 2,352.60 | 2,352.76 |
| Swiss Franc | 1,604.41 | 1,648.62 | 1,736.95 | 1,768.12 | 1,807.12 | 1,673.88 | 1,634.86 |
| Canadian Dollar | 1,505.09 | 1,555.09 | 1,583.18 | 1,550.45 | 1,558.78 | 1,446.32 | 1,467.58 |
| Japanese Yen | 18.46 | 18.19 | 18.50 | 18.48 | 18.74 | 19.61 | 19.33 |
| Kuwaiti Dinar | 5,351.44 | 5,438.31 | 5,489.80 | 5,479.83 | 5,475.84 | 5,448.14 | 5,436.35 |
| Iraki Dinar | 1.29 | 1.28 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 |
| Bahraini Dinar | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 |
| Omani Rial | 3,913.55 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 |
| Lybian Dinar | 1,201.39 | 1,234.64 | 1,271.83 | 1,248.76 | 1,248.34 | 1,218.97 | 1,210.75 |
| Jordanian Dinar | 2,127.73 | 2,126.23 | 2,126.23 | 2,128.34 | 2,122.34 | 2,126.23 | 2,128.34 |
| Tunisian Dinar | 1,042.75 | 1,089.39 | 1,120.73 | 1,096.36 | 1,102.38 | 1,055.08 | 1,021.13 |
| Egyptian Pound | 259.71 | 252.53 | 253.49 | 253.45 | 252.54 | 252.71 | 251.05 |
| Qatari Rial | 414.17 | 414.00 | 413.94 | 413.97 | 413.99 | 413.98 | 413.97 |
| UAE Dirham | 410.43 | 410.46 | 410.42 | 410.43 | 410.43 | 410.43 | 410.43 |
| Saudi Rial | 401.99 | 401.99 | 401.97 | 401.98 | 401.98 | 401.96 | 401.96 |
| Moroccan Dirham | 179.10 | 189.62 | 196.70 | 191.57 | 192.43 | 182.06 | 179.52 |
| Syrian Lira | 32.06 | 31.84 | 31.77 | 31.77 | 31.77 | 31.03 | 29.77 |
| Algerian Dinar | 20.27 | 20.99 | 21.13 | 20.92 | 20.84 | 20.23 | 20.26 |
| Yemeni Rial | 7.04 | 7.03 | 7.03 | 7.01 | 7.01 | 6.92 | 6.92 |
| S.D.R. | 2,311.30 | 2,381.40 | 2,441.70 | 2,401.45 | 2,407.93 | 2,362.55 | 2,343.41 |
| Gold (Ounce) | 2,126,630.25 | 2,160,518.85 | 2,312,354.25 | 2,318,459.63 | 2,276,897.85 | 2,463,481.13 | 2,588,377.50 |
| Silver (Ounce) | 46,325.48 | 57,051.34 | 72,917.78 | 58,174.43 | 52,762.50 | 46,928.48 | 47,546.55 |

٧ أسعار صرف أهم العملات
١.٧ أسعار صرف أهم العملات الأجنبية، لكل وحدة
(بالليرة اللبنانية)

| Dec-11 | Jan-12 | Feb-12 | Mar-12 | Apr-12 | May-12 | Jun-12 | |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------|
| | | | | | | | متوسط سعر الفترة |
| 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | دولار أميركي |
| 1,984.16 | 1,946.84 | 1,994.28 | 1,990.38 | 1,985.41 | 1,929.97 | 1,889.31 | وحدة حسابية أوروبية |
| 2,351.90 | 2,338.68 | 2,382.99 | 2,384.55 | 2,416.24 | 2,399.97 | 2,343.41 | جنيه إسترليني |
| 1,616.96 | 1,605.30 | 1,652.40 | 1,650.11 | 1,651.39 | 1,606.62 | 1,573.03 | فرنك سويسري |
| 1,473.26 | 1,489.10 | 1,511.53 | 1,516.47 | 1,518.36 | 1,493.68 | 1,466.54 | دولار كندي |
| 19.37 | 19.59 | 19.20 | 18.28 | 18.54 | 18.91 | 19.02 | ين ياباني |
| 5,425.04 | 5,408.97 | 5,431.10 | 5,415.95 | 5,420.95 | 5,401.26 | 5,377.44 | دينار كويتي |
| 1.29 | 1.29 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | دينار عراقي |
| 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | دينار بحريني |
| 3,915.58 | 3,915.58 | 3,915.53 | 3,915.58 | 3,915.58 | 3,915.73 | 3,915.58 | ريال عماني |
| 1,218.27 | 1,230.51 | 1,218.51 | 1,202.14 | 1,207.77 | 1,195.92 | 1,185.00 | دينار ليبي |
| 2,125.80 | 2,125.88 | 2,125.12 | 2,126.13 | 2,125.88 | 2,126.08 | 2,126.78 | دينار أردني |
| 1,016.39 | 996.96 | 1,003.52 | 998.18 | 988.44 | 956.94 | 941.66 | دينار تونسي |
| 250.44 | 249.69 | 249.81 | 249.81 | 249.51 | 249.56 | 249.32 | جنيه مصري |
| 414.03 | 414.02 | 515.95 | 414.04 | 414.03 | 414.04 | 414.03 | ريال قطري |
| 410.43 | 410.43 | 410.43 | 410.43 | 410.43 | 410.43 | 410.43 | درهم الإمارات |
| 401.97 | 401.98 | 401.97 | 401.96 | 401.97 | 401.97 | 401.96 | ريال سعودي |
| 178.01 | 175.21 | 178.84 | 178.57 | 178.17 | 174.12 | 171.13 | درهم المغرب |
| 27.95 | 26.29 | 25.73 | 25.22 | 24.68 | 23.84 | 23.58 | ليرة سورية |
| 20.15 | 19.86 | 20.21 | 20.29 | 20.38 | 20.13 | 19.41 | دينار جزائري |
| 6.92 | 6.93 | 6.95 | 6.93 | 6.99 | 6.99 | 6.99 | ريال بنمي |
| 2,331.12 | 2,313.99 | 2,334.00 | 2,323.11 | 2,327.06 | 2,309.44 | 2,283.96 | حقوق السحب الخاصة |
| 2,478,635.27 | 2,499,334.75 | 2,632,054.54 | 2,523,500.87 | 2,484,031.01 | 2,390,452.80 | 2,408,012.31 | ذهب (أونصة) |
| 45,640.32 | 46,534.64 | 51,582.29 | 49,733.45 | 47,532.36 | 43,215.72 | 42,336.34 | فضة (أونصة) |
| | | | | | | | السعر في نهاية الفترة |
| 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | 1,507.50 | دولار أميركي |
| 1,948.59 | 1,986.58 | 1,994.28 | 2,010.85 | 1,992.76 | 1,870.51 | 1,896.13 | وحدة حسابية أوروبية |
| 2,324.87 | 2,379.89 | 2,403.56 | 2,411.70 | 2,451.35 | 2,337.83 | 2,353.51 | جنيه إسترليني |
| 1,602.87 | 1,649.16 | 1,680.98 | 1,668.88 | 1,658.42 | 1,557.01 | 1,578.20 | فرنك سويسري |
| 1,475.48 | 1,510.98 | 1,524.58 | 1,511.43 | 1,535.13 | 1,467.01 | 1,470.73 | دولار كندي |
| 19.45 | 19.73 | 18.74 | 18.35 | 18.80 | 19.12 | 18.96 | ين ياباني |
| 5,409.04 | 5,434.39 | 5,436.35 | 5,428.52 | 5,432.43 | 5,370.50 | 5,380.09 | دينار كويتي |
| 1.29 | 1.29 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | دينار عراقي |
| 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | 3,998.67 | دينار بحريني |
| 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | 3,915.58 | ريال عماني |
| 1,196.81 | 1,230.51 | 1,212.69 | 1,208.61 | 1,210.65 | 1,178.29 | 1,199.28 | دينار ليبي |
| 2,126.23 | 2,124.74 | 2,124.74 | 2,124.14 | 2,125.33 | 2,124.14 | 2,129.84 | دينار أردني |
| 1,007.35 | 1,005.80 | 1,011.27 | 1,004.20 | 980.23 | 933.32 | 948.65 | دينار تونسي |
| 249.97 | 249.94 | 249.92 | 249.59 | 249.34 | 249.50 | 248.84 | جنيه مصري |
| 413.99 | 413.98 | 414.09 | 414.05 | 414.06 | 414.06 | 414.01 | ريال قطري |
| 410.44 | 410.43 | 410.43 | 410.43 | 410.43 | 410.42 | 410.43 | درهم الإمارات |
| 401.98 | 401.97 | 401.98 | 401.98 | 401.97 | 401.96 | 401.97 | ريال سعودي |
| 175.23 | 178.35 | 181.26 | 180.08 | 178.76 | 169.46 | 171.67 | درهم المغرب |
| 27.05 | 26.06 | 25.67 | 25.08 | 24.44 | 23.57 | 23.50 | ليرة سورية |
| 19.83 | 20.06 | 20.30 | 20.35 | 20.35 | 19.63 | 19.09 | دينار جزائري |
| 6.92 | 6.95 | 6.95 | 6.99 | 6.99 | 7.01 | 6.99 | ريال بنمي |
| 2,307.08 | 2,332.71 | 2,343.86 | 2,329.24 | 2,335.72 | 2,278.74 | 2,277.23 | حقوق السحب الخاصة |
| 2,353,961.25 | 2,620,185.75 | 2,690,857.35 | 2,506,595.63 | 2,507,877.00 | 2,362,222.35 | 2,368,056.38 | ذهب (أونصة) |
| 41,772.83 | 50,644.46 | 56,011.16 | 48,820.39 | 47,041.54 | 42,338.14 | 40,476.38 | فضة (أونصة) |

| | | |
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| ٤٩ | | ٥ الأسواق المالية: مؤشرات..... |
| ٤٩ | | ١٠٥ مجموع كمية وقيمة الأسهم المتداولة في بورصة بيروت |
| ٤٩ | ..... | ٢٠٥ الجدول التفصيلي للأسهم المدرجة في بورصة بيروت |
| ٥١ | ..... | ٣٠٥ إصدارات يوروبوند الدولة اللبنانية المدرجة في بورصة بيروت |
| ٥١ | ..... | ٤٠٥ مؤشر القيمة السوقية والقيمة السوقية |
| ٥١ | ..... | ٥٠٥ الأدوات المالية المختلفة |
| ٥١ | ..... | ٦٠٥ قيمة شهادات الإيداع المحلية والعالمية المصدرة من قبل المصارف اللبنانية |
| ٥١ | ..... | ٧٠٥ أسعار شهادات إيداع المصارف اللبنانية ومصرف لبنان المصدرة والمسوّقة مع الخارج |
| ٥٣ | ..... | ٨٠٥ سندات الخزينة بالعملة الأجنبية |
| ٥٣ | ..... | ٩٠٥ يوروبوند المصارف اللبنانية |
| ٥٥ | ..... | ٦ القطاع الخارجي |
| ٥٥ | ..... | ١٠٦ ميزان المدفوعات |
| ٥٧ | ..... | ٢٠٦ الواردات |
| ٥٧ | ..... | ١٠٢٠٦ الواردات حسب مجموعات البلدان |
| ٥٧ | ..... | ٢٠٢٠٦ الواردات حسب المصدر |
| ٥٧ | ..... | ٣٠٢٠٦ الواردات حسب الأقسام التعريفية |
| ٥٩ | ..... | ٣٠٦ الصادرات |
| ٥٩ | ..... | ١٠٣٠٦ الصادرات حسب مجموعات البلدان |
| ٥٩ | ..... | ٢٠٣٠٦ الصادرات حسب الوجهة |
| ٥٩ | ..... | ٣٠٣٠٦ الصادرات حسب الأقسام التعريفية |
| ٦١ | ..... | ٤٠٦ الاعتمادات والبوالص المستندية |
| ٦١ | ..... | ١٠٤٠٦ الاعتمادات والبوالص المستندية للاستيراد |
| ٦١ | ..... | ٢٠٤٠٦ الاعتمادات والبوالص المستندية للتصدير |
| ٦٣ | ..... | ٥٠٦ استثمارات الحافظة |
| ٦٣ | ..... | ١٠٥٠٦ صافي الموجودات |
| ٦٣ | ..... | ٢٠٥٠٦ صافي الموجودات حسب القطاع |
| ٦٣ | | ٣٠٥٠٦ صافي الموجودات حسب بلد الاستثمار |
| ٦٥ | | ٧ أسعار صرف أهم العملات |
| ٦٥ | | ١٠٧ أسعار صرف أهم العملات الأجنبية، لكل وحدة |

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|----|--|
| ١٣ | ١ مؤشرات اقتصادية رئيسية |
| ١٥ | ٢ هيكلية الجهاز المصرفي والمالي |
| ١٥ | ١٠٢ هيكلية الجهاز المصرفي والمالي |
| ١٧ | ٣ إحصاءات نقدية ومالية |
| ١٧ | ١٠٣ إحصاءات نقدية |
| ١٧ | ١٠١٠٣ ميزانية مصرف لبنان |
| ١٩ | ٢٠١٠٣ الميزانية الموحدة للمصارف التجارية |
| ٢١ | ٣٠١٠٣ الوضع النقدي |
| ٢٣ | ٤٠١٠٣ الميزانية المجمع لمصارف الأعمال |
| ٢٣ | ٥٠١٠٣ الميزانية المجمع للمؤسسات المالية |
| ٢٣ | ٦٠١٠٣ تغيّر الموجودات الخارجية الصافية لدى القطاع المالي |
| ٢٥ | ٢٠٣ معدلات الفائدة |
| ٢٥ | ١٠٢٠٣ المتوسط المثقل لمعدلات الفائدة على الليرة اللبنانية والدولار الأميركي لدى المصارف التجارية |
| ٢٥ | ٢٠٢٠٣ معدلات فائدة الإصدار على سندات الخزينة |
| ٢٧ | ٣٠٣ الودائع |
| ٢٧ | ١٠٣٠٣ ودايع القطاع الخاص لدى المصارف التجارية |
| ٢٧ | ٢٠٣٠٣ المصارف التجارية: التوزّع الجغرافي للودائع |
| ٢٩ | ٤٠٣ التسليفات |
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