



LEBANON FACTS & FIGURES 2019

Bank Audi

LEBANON FACTS AND FIGURES 2019

Geography

Surface (in sqkm)	10,452
Coast length (in km)	210
Maximum altitude: Qornet-El-Saouda (in m)	3,083
Mount Lebanon average altitude (in m)	2,200
Average temperature (in centigrade)	20.4
Average coastal rainfall (in mm per year)	893
Number of rainy days per year	78
Humidity rate	68%

Demography

Population (in millions)	6.07
Population growth rate (2009-2019)	3.8%
Population density (per sqkm)	581
Urban population/Total population	89%
Active labor force (in millions)	2.4
Life expectancy at birth	79
Infant mortality rate (per 1,000 live births)	6
Human Development Index (UNDP)	0.73

Education

Adult literacy rate

Male	97%
Female	93%

Net enrollment ratio (primary)

Male (% of primary school-age children)	97%
Female (% of primary school-age children)	97%

Technology Diffusion

Number of telephone mainlines (per 100 people)	13.0
Number of cellular subscribers (per 100 people)	64.5
Number of internet users (per 100 people)	78.2
Number of broadband subscribers (per 100 people)	18.1

Infrastructure

Roads (paved):	6,970 km
Railways:	non functional
Airport:	Rafic Hariri International Airport (16 km from city center)
Ports:	Beirut (principal), Tripoli (main port for the North), Jounieh, and Saida (main port for the South)

General

Currency:	Lebanese Pound
Official language:	Arabic, French and English are widely spoken

Business Hours

Government:	8:00 a.m. to 3:30 p.m. Monday to Thursday 8:00 a.m. to 1:00 p.m. Friday
Banks' counters:	8:30 a.m. to 12:30 p.m. Monday to Friday

	2017	2018	2019
Macroeconomic Indicators			
Gross Domestic Product (US\$ billion)	53.4	56.4	49.0
Real GDP growth rate	0.9%	-1.9%	-6.9%
Growth in BDL avg. coincident indicator	5.6%	0.6%	-4.9%
Agriculture			
Agricultural exports (US\$ million)	234	262	256
Agricultural exports/Total exports	8.2%	8.9%	6.9%
Industry			
Industrial exports (US\$ million)	2,610	2,692	3,475
Industrial exports/Total exports	91.8%	91.2%	93.1%
Energy			
Electricity generated (million kWh)	15,030	15,247	14,791
Oil imports ('000 metric tons)	8,418	8,088	8,050
Construction			
Construction permits ('000 sqm)	11,730	9,020	6,081
Value of property sales (US\$ million)	9,954	8,134	6,839
Number of sales operations	73,541	60,714	50,352
Average sale value (US\$ 000)	135	134	136
Housing loans (US\$ million)	13,026	12,887	12,169
Cement deliveries ('000 tons)	5,149	4,702	3,203
Tourism			
Number of tourists	1,856,795	1,963,917	1,936,320
o.w. Europe	639,624	705,969	720,421
o.w. Arab countries	561,273	562,535	574,352
o.w. Americas	327,536	357,764	363,718
o.w. Asia	136,600	140,716	134,535
o.w. Africa	109,230	108,608	64,848
o.w. Oceania	81,831	87,607	78,160
o.w. United Nations	701	718	286
Hotel occupancy rate (Beirut average)	64%	65%	62%

	2017	2018	2019
Transport			
Beirut Port activity			
Number of ships	1,909	1,872	1,746
Number of containers	897,779	874,246	734,081
Merchandise ('000 tons)	8,629	7,985	6,524
Beirut Airport activity			
Number of planes	71,171	73,626	72,279
Number of passengers ('000)	8,231	8,838	8,630
Foreign Trade (US\$ million)			
Imports	19,582	19,980	19,240
Exports	2,844	2,952	3,733
Exports/Imports	14.5%	14.8%	19.4%
Current account deficit	14,161	15,056	10,103
Current account deficit/GDP	26.5%	26.7%	20.6%
Exports to main trade partners			
Switzerland	4.7%	4.4%	28.4%
UAE	9.4%	15.5%	11.8%
Saudi Arabia	8.5%	7.2%	6.6%
Syria	8.6%	6.9%	5.1%
Iraq	6.0%	5.0%	3.9%
Imports from main trade partners			
USA	7.4%	7.2%	8.9%
China	9.6%	10.3%	8.5%
Greece	7.0%	8.5%	7.3%
Russian Fdr.	3.9%	2.8%	7.0%
Italy	9.0%	8.0%	6.9%
Main exports			
Jewelry	20.6%	22.0%	39.0%
Electrical equipment and products	11.1%	10.9%	10.2%
Food products	16.1%	13.0%	9.9%
Chemical products	11.3%	12.3%	9.9%
Metals and metal products	12.0%	12.9%	8.0%
Vegetable products	6.3%	6.2%	4.7%
Main imports			
Mineral products	22.0%	20.9%	34.4%
Chemical products	10.9%	11.1%	10.3%
Electrical equipment and products	9.9%	11.6%	8.7%
Food products	7.0%	6.7%	6.3%
Transport vehicles	9.6%	8.3%	6.1%
Vegetable products	5.0%	4.8%	4.8%

	2017	2018	2019
Balance of Payments (US\$ million)			
Trade balance	-16,738	-17,028	-15,507
Gross financial inflows	16,582	12,203	9,656
Balance of payments	-156	-4,823	-5,851
o.w. Chg in banks' net foreign assets	-1,765	-2,534	-1,947
o.w. Chg in BDL net foreign assets	1,609	-2,290	-3,905
Public Finance (US\$ million)			
Government expenditures	15,381	17,792	16,901
o.w. Debt service	5,184	5,610	5,549
Government revenues	11,625	11,546	11,065
o.w. Custom duties & VAT	3,740	3,891	3,356
Public finance deficit	3,756	6,246	5,837
Primary balance	1,428	-636	-287
Total gross debt	79,520	85,133	91,642
o.w. Gross domestic debt	49,139	51,643	57,897
o.w. Foreign currency debt	30,381	33,490	33,745
Total net debt	69,320	75,723	81,242
Monetary Situation (US\$ million)			
M1 (currency + LP demand deposits)	7,047	7,736	11,025
M2 (M1 + quasi-money in LP)	52,515	50,964	42,112
M3 (M2 + FX deposits)	138,617	141,289	134,548
M4 (M3 + Tbs public)	145,742	148,880	142,008
Foreign assets-net	33,859	28,729	26,590
Gold	11,962	11,770	13,939
FX	21,897	16,959	12,651
Debit position of public sector	44,116	48,408	47,307
Net claims on public sector	50,568	54,686	55,821
Valuation adjustment	-6,452	-6,278	-8,514
Claims on private sector	57,064	55,124	46,974
Claims on private sector in LP	19,010	17,963	15,245
Claims on private sector in FX	38,054	37,161	31,729
Other items-net	3,578	9,029	13,677
Prices and Wages			
Average consumer price index	4.5%	6.1%	2.9%
Minimum salary (in LP)	675,000	675,000	675,000
Minimum salary (in US\$)	447.8	447.8	447.8
LP/US\$ official exchange rate	1,507.5	1,507.5	1,507.5
Interest Rates			
Average deposit rate (LP)	6.41%	8.30%	7.36%
Average deposit rate (US\$)	3.89%	5.15%	4.62%
Average lending rate (LP)	8.09%	9.97%	9.09%
Average lending rate (US\$)	7.67%	8.57%	10.84%
Weighted rate on LP Tbs	6.92%	7.08%	7.53%

	2017	2018	2019
Lebanese Stock Market			
	2017	2018	2019
Market capitalization (US\$ million)	10,578	9,117	7,540
Market capitalization/GDP	19.8%	16.2%	15.4%
Trading value (US\$ million)	608	376	197
Trading value to market capitalization	5.8%	4.1%	2.6%
Audi price index (Jan. 22, 1996 = 100)	98.2	83.9	69.7
P/E ratio (times)*	6.4	5.2	5.9
P/BV ratio (times)*	0.86	0.69	0.57
Banking System			
Number of banks	65	65	63
o.w. Number of medium & long term credit banks	16	16	16
o.w. Number of foreign banks	10	10	9
Number of staff employed	25,024	25,071	24,704
Number of branches	1,065	1,081	1,058
Number of ATMs	1,902	1,997	2,003
Domestic activity highlights (US\$ million)			
Total assets	219,856	249,484	205,754
Total deposits	168,664	174,281	147,517
Total loans	59,686	59,386	43,898
Total shareholders' equity	19,125	20,154	20,787
Key ratios			
Loans to deposits	35.4%	34.1%	29.8%
Non-performing loans/Total loans	3.7%	4.3%	8.7%
Provisions/Non-performing loans	61.2%	60.5%	53.6%
Equity to assets	8.7%	8.1%	10.1%
Basle III ratio	15.8%	17.9%	10.6%
ROAA	1.26%	0.95%	-
ROAE	14.3%	11.4%	-

TOP 10 BANKS BY CONSOLIDATED ASSETS AS AT END-JUNE 2019 (US\$ MILLION)

Bank Audi sal	47,507
BLOM Bank sal	38,531
Société Générale de Banque au Liban sal	26,464
Byblos Bank sal	25,646
Fransabank sal	22,579
BankMed sal	18,854
Bank of Beirut sal	17,447
Banque Libano-Française sal	14,808
Crédit Libanais sal	12,943
IBL Bank sal	8,636

* For large listed banks.

LEBANON

Bank Audi sal

Member of the Association of Banks in Lebanon

Capital: LBP 677,601,170,680

(as at December 2018)

Consolidated shareholders' equity: LBP 5,858,768,274,032 (as at December 2018)

C.R. 11347 Beirut List of Banks No. 56

HEADQUARTERS

Bank Audi Plaza, Bab Idriss.

P.O. Box 11-2560 Beirut - Lebanon

Tel: (961-1) 994000. Fax: (961-1) 990555.

Customer helpline: (961-1) 212120.

Swift: AUDBLBBX.

contactus@bankaudi.com.lb

bankaudigroup.com

COUNTRY MANAGEMENT LEBANON

Bank Audi Palladium, Bab Idriss.

P.O. Box: 11-2560 Beirut - Lebanon.

Tel: (961-1) 994000. Fax: (961-1) 990555.

Customer helpline: (961-1) 212120.

Swift: AUDBLBBX.

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M1 Building, Bab Idriss.

P.O. Box: 11-2560 Beirut - Lebanon.

Tel: (961-1) 994000. Fax: (961-1) 990555.

Customer helpline: (961-1) 212120.

Swift: AUDBLBBX.

contactus@bankaudi.com.lb

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BRANCHES

CORPORATE BRANCHES

ASHRAFIEH - MAIN BRANCH

SOFIL Center, Charles Malek Avenue.

Tel: (961-1) 200250.

Fax: (961-1) 200724, 339092.

BAB IDRIS

Bank Audi Plaza, Omar Daouk Street.

Tel: (961-1) 977588.

Fax: (961-1) 999410, 971502.

VERDUN

Verdun 2000 Center, Rashid Karamah Avenue.

Tel: (961-1) 805805.

Fax: (961-1) 865635, 861885.

BEIRUT

ASHRAFIEH - SASSINE

Le Gabriel Hotel, Elias Sarkis Avenue, Sassine.

Tel: (961-1) 200640. Fax: (961-1) 216685.

ASHRAFIEH - SAYDEH

Shibli Bldg., Istiklal Street.

Tel: (961-1) 200753. Fax: (961-1) 204972.

BADARO

Ibrahim Ghattas Bldg., Badaro Street.

Tel: (961-1) 387395. Fax: (961-1) 387398.

BASTA

Ouzai Street, Noueiri Quarter.

Tel: (961-1) 661323. Fax: (961-1) 651798.

BESHARA EL-KHOURY

Banna & Sayrawan Bldg.,

Beshara El-Khoury Street.

Tel: (961-1) 664093. Fax: (961-1) 664096.

BLISS

Kanater Bldg., Bliss Street.

Tel: (961-1) 361793. Fax: (961-1) 361796.

EL-HORGE

Khattab Bldg., Hamad Street.

Tel: (961-1) 660636. Fax: (961-1) 660686.

GEFINOR

Gefinor Center, Clemenceau Street.

Tel: (961-1) 743400. Fax: (961-1) 743412.

HAMRA

Mroueh Bldg., Hamra Street.

Tel: (961-1) 341491. Fax: (961-1) 344680.

JNAH

Tahseen Khayat Bldg., Khalil Moutran Street.

Tel: (961-1) 844870. Fax: (961-1) 844875.

MAZRAA

Wakf El-Roum Bldg., Saeb Salam Blvd.

Tel: (961-1) 305612.

Fax: (961-1) 316873, 300451.

MOUSSEITBEH

Makassed Commercial Center,

Mar Elias Street.

Tel: (961-1) 818277. Fax: (961-1) 303084.

RAOUSHEH

Majdalani Bldg., Raousheh Corniche.

Tel: (961-1) 805068. Fax: (961-1) 805071.

SAIFI

El-Hadissa Bldg., El-Arz Street, Saifi.

Tel: (961-1) 580530. Fax: (961-1) 580885.

SELIM SALAM

Sharkawi Bldg., Selim Salam Avenue.

Tel: (961-1) 318824. Fax: (961-1) 318657.

SODECO

Alieh Bldg., Istiklal Street.

Tel: (961-1) 612790. Fax: (961-1) 612793.

TABARIS

Saifi Plaza, Fouad Shehab Avenue &

Georges Haddad Street crossroad.

Tel: (961-1) 992335-9.

Fax: (961-1) 990416, 990516.

ZARIF

Salhab Center, Algeria Street.

Tel: (961-1) 747550. Fax: (961-1) 747553.

MOUNT LEBANON**AIN EL-REMMANEH**

Etoile Center, El-Areed Street.

Tel: (961-1) 292870. Fax: (961-1) 292869.

AJALTOUN

Bou Shaaya & Khoury Center, El-Midane.

Tel: (961-9) 234620. Fax: (961-9) 234439.

ALEY

Beshara El-Khoury Road (near Aley Club),

Aley.

Tel: (961-5) 556902. Fax: (961-5) 558903.

BAABDA

Boulos Brothers Bldg.,

Damascus International Road.

Tel: (961-5) 451452. Fax: (961-5) 953236.

BAABDA SQUARE

Helou Bldg., Charles Helou Avenue.

Tel: (961-5) 921827. Fax: (961-5) 921767.

BAUSHRIEH - JDEIDEH

Joseph Kassouf Bldg., Mar Youhanna Street.

Tel: (961-1) 892701. Fax: (961-1) 892428.

BHAMDOUN

Main Road.

Tel: (961-5) 261285. Fax: (961-5) 261289.

BOURJ HAMMOUD

Mekheterian Bldg., Municipality Square.

Tel: (961-1) 263325. Fax: (961-1) 265679.

BROUMMANA

Lodge Center, Main Road.

Tel: (961-4) 860163. Fax: (961-4) 860167.

DEKWANEH

El-Nefaa, Main Road.

Tel: (961-1) 693790. Fax: (961-1) 693795.

DORA

Cité Dora 1, Dora Highway.

Tel: (961-1) 255686.

Fax: (961-1) 255695, 259071.

DORA - VARTANIAN

Vartanian Center, Dora Highway.

Tel: (961-1) 250404. Fax: (961-1) 241647.

ELYSSAR

Elyssar Main Road, Mazraat Yashouh.

Tel: (961-4) 913928. Fax: (961-4) 913932.

FANAR

La Rose Center, Main Road.

Tel: (961-1) 879637. Fax: (961-1) 879641.

GHAZIR

Main Road, Ghazir, Kfarhebab.
Tel: (961-9) 851720. Fax: (961-9) 856376.

GHOBEYRI

Hoteit Bldg., Shiyah Blvd.,
Mousharrafieh Square.
Tel: (961-1) 541125. Fax: (961-1) 272342.

HADATH

El-Ain Square, Main Road.
Tel: (961-5) 464050. Fax: (961-5) 471854.

HARET HREIK

Ahmad Abbas Bldg., Baajour Street,
Main Road.
Tel: (961-1) 277270. Fax: (961-1) 547265.

HARET SAKHR

Gray Pearl Bldg., Harissa crossroad.
Tel: (961-9) 638060. Fax: (961-9) 915511.

HAZMIEH

Dar Assayad Bldg., Saïd Freiha Street,
Hazmieh Roundabout.
Tel: (961-5) 451850. Fax: (961-5) 457963.

HORSH TABEL

Central Business Center,
Saint Antoine de Padoue Street.
Tel: (961-1) 480483. Fax: (961-1) 480423.

JAL EL-DIB

Milad Sarkis Bldg., Main Road.
Tel: (961-4) 710393. Fax: (961-4) 710395.

JBEIL

Byblos Sun Bldg., Jbeil Roundabout.
Tel: (961-9) 543890. Fax: (961-9) 543895.

JEITA – ANTOURA

Antoura Square.
Tel: (961-9) 235257. Fax: (961-9) 235260.

JOUNIEH

La Joconde Center, Fouad Shehab Blvd.
Tel: (961-9) 641660. Fax: (961-9) 644224.

KHALDEH

Lebanese Commercial Mall, Saida Highway.
Tel: (961-5) 801988. Fax: (961-5) 806405.

MANSOURIEH

Kikano Bldg., Main Road.
Tel: (961-4) 533610. Fax: (961-4) 533614.

MREIJEH

Mreijeh Plaza Center, Abdallah Yaffi Avenue.
Tel: (961-1) 477980. Fax: (961-1) 477200.

NACCASH – DBAYEH

Naccash – Dbayeh Highway, East Side.
Tel: (961-4) 521671. Fax: (961-4) 521677.

RABIEH

Rabieh First Entrance, Street No. 5.
Tel: (961-4) 405950. Fax: (961-4) 416105.

ROUEISS

Hoteit Bldg., Hady Nasrallah Blvd.
Tel: (961-1) 541146. Fax: (961-1) 541149.

SEMKANIEH

Al-Noujoum Center, Main Road.
Tel: (961-5) 502682-3. Fax: (961-5) 502685.

SHIYAH

Youssef Khalil Bldg., Assaad El-Assaad Street.
Tel: (961-1) 541120. Fax: (961-1) 541123.

SIN EL-FIL

Hayek Street.
Tel: (961-1) 490301. Fax: (961-1) 510384.

ZALKA

Romeo & Juliette Bldg., Zalka Highway.
Tel: (961-1) 875124. Fax: (961-1) 900274.

ZOUK

Val de Zouk Center, Zouk Mikhael.
Tel: (961-9) 211140.
Fax: (961-9) 223603, 225505.

ZOUK – ESPACE

Vega Center, Zouk Mikhael Highway.
Tel: (961-9) 210900. Fax: (961-9) 210897

NORTH

AMYOUN

Main Road.

Tel: (961-6) 955600. Fax: (961-6) 955604.

BATROUN

Batroun Square Center, Main Road No. 7.

Tel: (961-6) 642371. Fax: (961-6) 642347.

HALBA

Main Road.

Tel: (961-6) 692020. Fax: (961-6) 692024.

SHEKKA

Main Road.

Tel: (961-6) 545379. Fax: (961-6) 541526.

TRIPOLI – AZMI

Fayad Bldg., Azmi Street.

Tel: (961-6) 445590. Fax: (961-6) 435348.

TRIPOLI – EL-BOHSAS

Fattal Tower 1, El-Bohsas Blvd.

Tel: (961-6) 410200. Fax: (961-6) 410799.

TRIPOLI – EL-MINA

Mandarine Bldg., Riad El-Solh Street,

El-Mina Blvd.

Tel: (961-6) 205100. Fax: (961-6) 205103.

TRIPOLI – SQUARE 200

Akkad Bldg., Square 200.

Tel: (961-6) 448840. Fax: (961-6) 437383.

SOUTH

ABRA

Nhouli & Solh Bldg., Main Road.

Tel: (961-7) 752267. Fax: (961-7) 752271.

BENT JBEIL

Ahmad Beydoun Bldg., Serail Square.

Tel: (961-7) 450900. Fax: (961-7) 450904.

MARJEYOUN

Boulevard Hay El-Serail, Jdeidet Marjeyoun.

Tel: (961-7) 831790. Fax: (961-7) 831794.

NABATIEH

Office 2000 Bldg., Hassan Kamel

El-Sabbah Street.

Tel: (961-7) 767812. Fax: (961-7) 767816.

SAIDA – EAST

Dandashli Bldg., Eastern Blvd.

Tel: (961-7) 751885. Fax: (961-7) 751889.

SAIDA – RIAD EL-SOLH

Wakf El-Roum Catholic Bldg.,

Riad El-Solh Blvd.

Tel: (961-7) 733750. Fax: (961-7) 724561.

SAIDA – SOUTH

Moustapha Saad Street.

Tel: (961-7) 728601. Fax: (961-7) 752704.

TYRE

Abou Saleh & Moughnieh Bldg., Main Road.

Tel: (961-7) 345196. Fax: (961-7) 345201.

TYRE ABBASSIEH

Tyre North Entrance, Main Road, Abbassieh.

Tel: (961-7) 741830-1-2-3.

Fax: (961-7) 741835.

AL-ZAIDANIEH

Al-Zaidanieh village, Main Road, Majdelyoun.

Tel: (961-7) 724905. Fax: (961-7) 723639.

ZEBDINE

RCC Center, Ansar Main Road, Nabatieh.

Tel: (961-7) 763876. Fax: (961-7) 765876.

BEKAA

JEB JANNINE

Majzoub Bldg., Main Road.

Tel: (961-8) 661488. Fax: (961-8) 661481.

SHTAURA

Daher Bldg., Main Road.

Tel: (961-8) 542960. Fax: (961-8) 544853.

ZAHLEH

Beshwati Bldg., El-Boulevard.

Tel: (961-8) 813592. Fax: (961-8) 801921.

NOVO NETWORK

CITY MALL

City Mall, Dora.

PALLADIUM DOWNTOWN

Bank Audi Palladium Bldg., Bab Idriss.

ZGHARTA

North Palace Hotel, Kfarhata.

BEIRUT DIGITAL DISTRICT (BDD)

Beshara El-Khoury Street.

ABC VERDUN MALL

Verdun.

Audi Investment Bank sal

Bank Audi Plaza, Block B, Bab Idriss.

P.O. Box: 16-5110 Beirut - Lebanon.

Tel: (961-1) 994000. Fax: (961-1) 999406.

contactus@bankaudiib.com

bankaudigroup.com

Audi Private Bank sal

Bank Audi Plaza, Block D, Bab Idriss, Beirut.

P.O. Box: 11-1121 Beirut - Lebanon.

Tel: (961-1) 954800, 954900.

Fax: (961-1) 954880.

contactus.lebanon@bankaudipb.com

bankaudipb.com

SOLIFAC sal

Zen Building, Charles Malek Avenue,

Ashrafieh.

P.O. Box: 11-1121 Beirut - Lebanon.

Tel: (961-1) 209200. Fax: (961-1) 209205.

TURKEY

Odea Bank A.Ş.

Levent 199 Bldg., Buyukdere Street,

No.199/119, Esentepe District, Sisli, Istanbul.

Tel: (90-212) 3048444.

Fax: (90-212) 3048445.

info@odeabank.com.tr

odeabank.com.tr

EGYPT

Bank Audi sae

Pyramids Heights Office Park,

Cairo-Alexandria Desert Road, Km 22,

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