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Maktoub

By Jawad N. Adra

This article was first written and published in The Monthly- issue No. 122 of December 2013, and we are republishing it today for the reality it portrays has hardly changed.

“..It was all written (*maktoub*) by God.” Those were the words of a Lebanese survivor of the Australia-bound boat tragedy that unfolded off the Indonesian coast. Indeed, our birth, our land of birth and the families we are born into are all ordained events (*maktoub*). We were predestined to hail from Qab’it, Akkar. But what’s more?

Has God also predestined us to raise the banners of sectarianism and Zu’ama from birth to death? Has he predestined us to lack health coverage? Has he predestined us to be herded by the nose by legislators who fail to legislate and ministers who fail to administer and presidents who fail to preside?

Has God predestined one of the survivors to say that Hezbollah will pay him, as a Sunni, any amount, from a penny to a million, in a subliminal hint aimed at the Sunni Zu’ama to hand him money or else?

Has God ordained that the student population in public schools drops down to 30% as opposed to 70% in private schools? Has he ordained the non-implementation of the master plan for all Lebanese regions? Has God predestined our "Mukhtars" and heads of municipalities to wallow in bribes and corruption? Has he predestined us to have a caretaker Prime Minister and a Prime Minister-designate? Has he predestined the opulent Economic Committees* to grumble about poverty and to threaten to strike at a time when laborers risk dismissal at the slightest mention of a potential strike action?

Has God dictated inheritance of political power from grandfather to father to son? Has he dictated the squandering of millions annually on dilapidated roads? Has he ordained that we encroach on public properties and deny people access to their beach, unless they were seeking death in the Indonesian waters? Is our desperate longing for water and power supply a God-ordained fate?

Has the Lord written that we should turn disasters into parodies and trip over ourselves to demonstrate empathy toward those fleeing to Australia, in a spectacle resembling a ridiculous and disgust-inducing farce?

Our birth in Qab’it or Aadchit El-Qusair was perhaps *maktoub*. All the rest, we wrote it ourselves, so let us speak no more.

* Coalition of business owners.

Leader



1,052 LEBANESE MUNICIPALITIES

Law No. 285/2022 was passed to extend the mandate of municipal councils and "mukhtars" until May 31, 2023 as its expiration coincided with the parliamentary elections and there was no way to hold both elections together. Informational International examines in this study the status of municipalities in Lebanon.

Definition of Municipality

Municipal Law No. 118 of June 30, 1977 and its amendments defines the municipality as “a local administration that exercises within its geographical boundaries the powers delegated to it by law”. Within the scope of this law, each municipality enjoys a legal status and a financial and administrative autonomy.

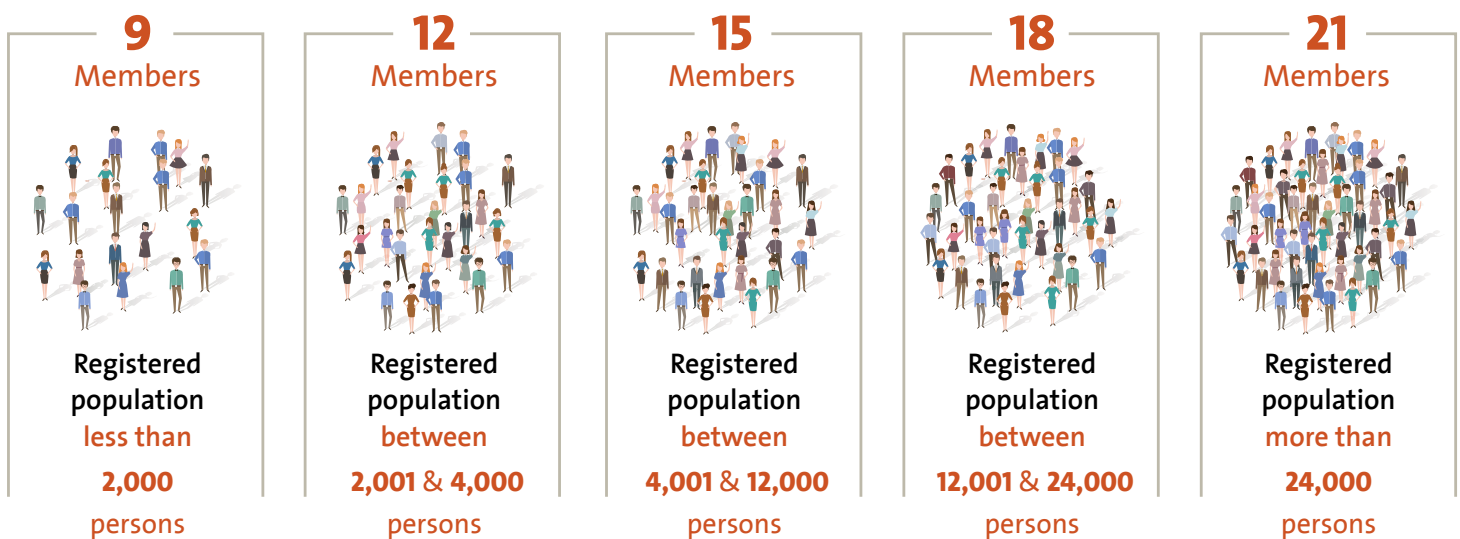
Establishment of Municipality

Pursuant to Article 2 of the Municipal Law, a municipality shall be established in each town, village or a group of villages shown in Table No (1) of the Legislative Decree No. 11 of December 29, 1954 (Administrative Organization) and its amendments. Article 3 of the Municipal Law, which requires that a municipality be established in places with estimated annual revenues of over LBP 10,000 and more than 300 inhabitants registered in the personal status records, has been revoked by virtue of Law No. 665 dated December 29, 1997. Thus, it became possible to establish a municipality in every village and town, irrespective of the number of registered population and revenues, noting that it shall be established by a decision of the Minister of Interior and Municipalities upon the request of inhabitants.

Members of the Municipal Council

Under the Municipal Law, the number of council members depends on the number of registered population (and not on the number of resident population).

- **9 members** for the municipality whose registered population is less than 2,000 persons.
- **12 members** for the municipality whose registered population ranges between 2,001 and 4,000 persons.
- **15 members** for the municipality whose registered population ranges between 4,001 and 12,000 persons.
- **18 members** for the municipality whose registered population ranges between 12,001 and 24,000 persons.
- **21 members** for the municipality whose registered population is more than 24,000 persons.
- **24 members** for the municipalities of Beirut and Trablous.



24 members for the municipalities of Beirut and Trablous

President and Vice-President

After being elected, the Municipal Council members shall meet to elect, by absolute majority voting, the Council's President and Vice-President for a 6-year term. This shall be done in the first session convened at the date and place specified by the Governor or the Qa'imaqam within a period of one month from the date of announcing the municipal elections' results. The session shall be chaired by the eldest member, and in the event of equal votes, the elder member shall win. If the two members are of equal age, the winner will be selected by lot.

The Council may, 3 years after the election of President and Vice-President, and in its first session, withdraw its confidence from the President or the Vice-President by an absolute majority of its members, based on a petition signed by quarter of the said members. The Council, at such point, must hold an immediate session to fill the vacant post.

The Municipal Law does not specify a salary for the President, Vice-President and Members. Yet, the Council may decide to award compensation to the President or one of the members for the functions and tasks they perform. Accordingly, the Presidents in the big towns earn a monthly salary while the majority of Presidents in the small villages receive nothing, especially if they are state pensioners.

Dissolution of Municipal Council

According to Article 22 of the Municipal Law, the Municipal Council may be dissolved by virtue of a justified decree adopted by the Council of Ministers upon the suggestion of the Minister of Interior if any recurrent grave violations are committed, causing serious damage to the municipality's interests.

The Municipal Council shall be duly considered dissolved in the event of loss of at least half of its members or its election is annulled. The Minister of Interior shall declare the dissolution by issuing a decision no later than one week as of the date of the notification of the Ministry of Interior; his silence shall be otherwise considered an implicit decision of approval.

Shall the Municipal Council be dissolved or be deemed dissolved, a new council shall be elected within a period of two months from the date of the dissolution decree. The Qa'imaqam or the Chief of Department in the Qada' and the Governor or the Secretary General in the Mohafaza shall take charge of the works of the Municipal Council until the election of a new council upon a decision issued by the Minister of Interior and Municipalities.



The number of Lebanese municipalities has increased from 1,028 in the 2016 municipal elections to 1,052 at the end of July 2022, and it is expected to rise further in the coming months prior to the elections slated for May 2023. Table No. 1 below shows the distribution of municipalities by Qada'.

Table No. 1: Distribution of municipalities by Qada'.

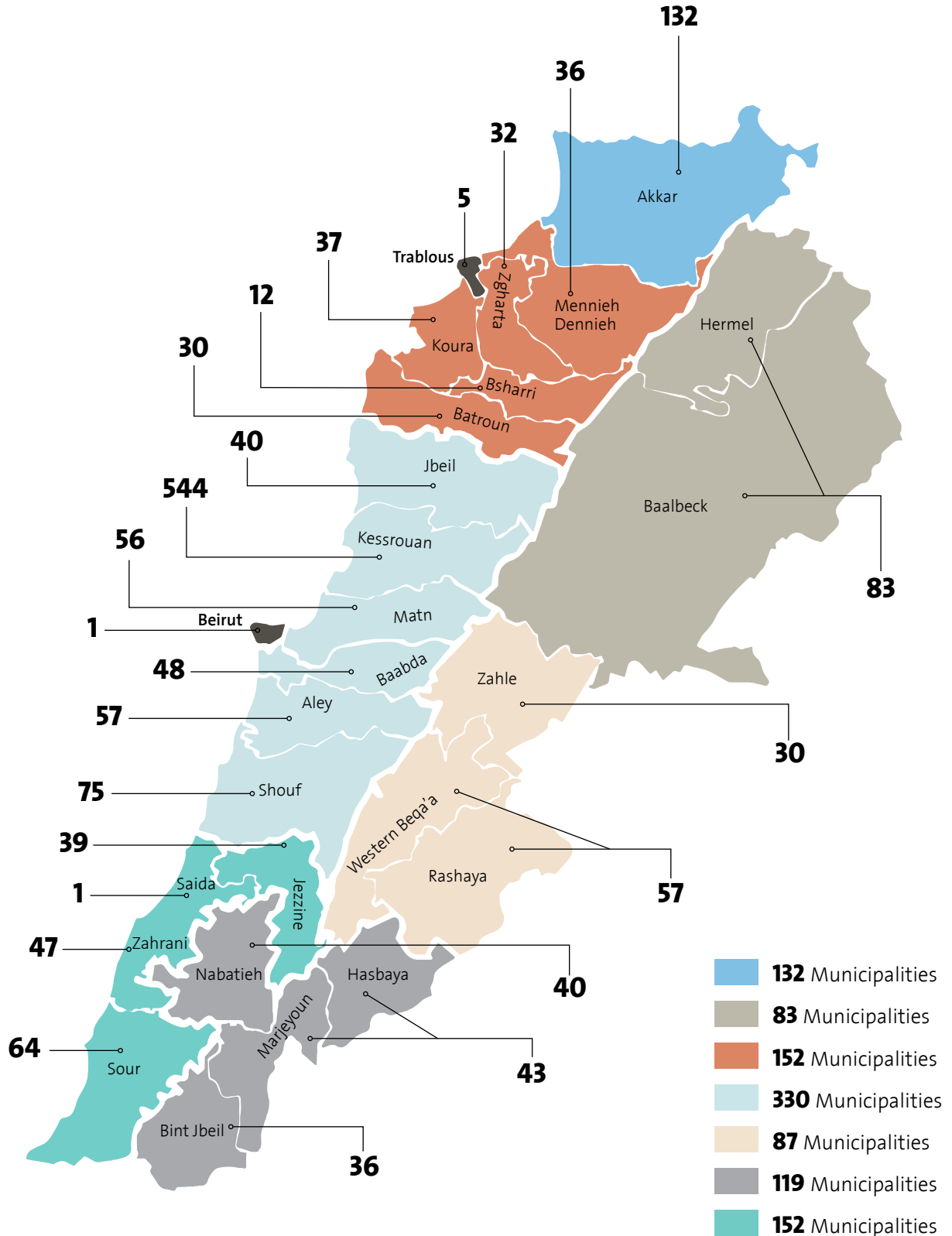
Qada'	No. of Municipalities
Beirut	1
Matn	55
Baabda	48
Kessrouan	54
Jbeil	40
Shouf	75
Aley	57
Total in Mount Lebanon	329
Akkar	132
Zahle	30
Western Beqa' & Rashaya	57
Total in Beqa'	87
Baalbeck & Hermel	83
Saida	1
Jezzine	39

Qada'	No. of Municipalities
Zahrani	47
Sour	64
Total in South Lebanon	151
Nabatieh	40
Bint Jbeil	36
Marjeyoun & Hasbaya	43
Total in Nabatieh	119
Zgharta	32
Bsharri	11
Koura	37
Batroun	29
Trablous	5
Mennieh-Dennieh	36
Total in North Lebanon	150
Overall Total	1,052

Source: Lebanese Official Gazette.



Distribution of Municipalities by Qada' Qada' Mid-September 2022



24 Newly Established Municipalities

Following the municipal elections that were held in April-May 2016, 24 municipalities have been established without elections, with their work being supervised by the Qa'imaqam or the Governor until the elections take place. This places considerable strain on the Governors and Qa'imaqams who also managed the works of dissolved municipalities.

Table No. 2 below shows the number and date of resolution creating each of the 24 municipalities.

Table No. 2: Number and date of resolutions establishing the 24 municipalities.

Resolution No.	Date of Resolution	Municipality	Qada'
1134	14-06-2016	Wadi Jilo	Sour
1133	14-06-2016	Knaiseh	Akkar
1132	14-06-2016	Semmaqiyeh	Akkar
1131	14-06-2016	Zouq El Habalsa	Akkar
1321	24-06-2016	Qarhaiya	Mennieh-Dennieh
1320	29-06-2016	Kfar Haoura	Zgharta
1382	11-07-2016	Bestiyyat	Sour
2037	01-10-2016	Wadi Baanqoudain	Jezzine
2274	29-10-2016	Zandouqah	Baabda
247	08-02-2017	Btebyat	Baabda
776	18-04-2017	Kfar Harra	Akkar
2698	11-12-2017	Ain Jerfa	Hasbaya
2750	18-12-2017	Ain Al Kharroube	Matn
703	03-04-2018	Kefraya	Saida
667	23-08-2018	Bnehran	Koura
976	14-06-2019	Beit Haouik	Mennieh-Dennieh
365	18-03-2019	Choualiq	Jezzine
1618	09-09-2019	Raoudah	Mennieh-Dennieh
1644	13-09-2019	Shahabiyat Al Faour	Zahle
386	09-03-2020	Kahf El Malloul	Mennieh-Dennieh
451	30-03-2020	Kafroue	Nabatieh
1330	29-11-2021	Deir Baba	Shouf
4	10-01-2022	Rachkida	Batroun
146	23-02-2022	Yahfoufa	Baalbeck

Source: *Information International* based on the decrees establishing the municipalities.

87 Dissolved Municipal Councils

87 municipal councils have been dissolved since the last municipal elections in May 2016. This is due to the resignation of more than half of the members or their failure to submit a declaration of illicit enrichment within the legal deadline. The dissolution decisions rendered by the Ministry of Interior and Municipalities have entrusted the Qa'imaqams and Governors in the Aqdiyah and Mohafazat to manage the dissolved municipalities. Table No. 3 below shows that certain Qa'imaqams and Governors administer dozens of municipalities.

Table No. 3: Number and date of resolutions dissolving the 87 municipalities, reason for dissolution and their administrators.

Resolution No.	Date of Resolution	Municipality	Qada'	Reason for Dissolution	Administrator
1481	18-07-2016	Ghandouriyeh	Bint Jbeil	The council has lost more than half of its members	Qa'imaqam of Bint Jbeil
1645	10-08-2016	Mansouri	Sour	The council lost more than half of its members	Qa'imaqam of Sour
1644	10-08-2016	Harouf	Nabatieh	The council lost more than half of its members	Governor of Nabatieh
1885	08-09-2016	Aassoun	Mennieh-Dennieh	The council lost more than half of its members	Qa'imaqam of Mennieh-Dennieh
1884	08-09-2016	Aadloun	Saida Villages	The council lost more than half of its members	Governor of South Lebanon
1901	09-09-2016	Borgholiyeh	Sour	The council lost more than half of its members	Qa'imaqam of Sour
2067	05-10-2016	Arabsalim	Nabatieh	The council lost more than half of its members	Governor of Nabatieh
2186	18-10-2016	Jibbain	Sour	The council lost more than half of its members	Qa'imaqam of Sour
2185	18-10-2016	Barhalioun	Bsharri	The council lost more than half of its members	Qa'imaqam of Bsharri
2300	31-10-2016	Qmatiyeh	Aley	The council lost more than half of its members	Acting Qa'imaqam of Aley
2479	16-11-2016	Silfaya	Aley	The council lost more than half of its members	Acting Qa'imaqam of Aley
2478	16-11-2016	Bmariam	Baabda	The council lost more than half of its members	Acting Governor of Mount Lebanon
2721	17-12-2016	Gharifeh	Shouf	The council lost more than half of its members	Qa'imaqam of Shouf
833	26-04-2017	Nabha Ed-Damdoum	Baalbeck	The council members did not submit a declaration of illicit enrichment	Governor of Baalbeck-Hermel
1074	30-05-2017	Hsarat	Jbeil	The council lost more than half of its members	Qa'imaqam of Jbeil
1079	31-05-2017	Qouzah	Bint Jbeil	The council lost more than half of its members	Qa'imaqam of Bint Jbeil
1120	02-06-2017	Mazraat Tobbaya	Saida Villages	The council lost more than half of its members	Governor of South Lebanon
1810	29-08-2017	Qarneh	Akkar	The council lost more than half of its members	Governor of Akkar
2715	12-02-2017	Houch El Rafqah	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
2712	12-12-2017	Houmayri	Sour	The council lost more than half of its members	Qaimqam of Sour
77	12-01-2018	Deir Qoubel	Aley	The council lost more than half of its members	Qaimqam of Aley
408	19-02-2018	Yarine	Sour	The council lost more than half of its members	Qa'imaqam of Sour
407	19-02-2018	Raiit	Zahle	The council lost more than half of its members	Governor of Beqa'
405	19-02-2018	Midane	Jezzine	The council members did not submit a declaration of illicit enrichment	Qa'imaqam of Jezzine
1018	14-05-2018	Knaisseh	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
1526	20-07-2018	Kherbet Char	Akkar	The council lost more than half of its members	Governor of Akkar
1677	02-08-2018	Halba	Akkar	The council lost more than half of its members	Governor of Akkar
1808	27-08-2018	Zawtar El Gharbiyeh	Nabatieh	The council lost more than half of its members	Governor of Nabatieh

Dissolved Municipal Councils

Resolution No.	Date of Resolution	Municipality	Qada'	Reason for Dissolution	Administrator
2216	10-10-2018	Barsa	Koura	The council lost more than half of its members	Governor of North Lebanon
2242	15-10-2018	Btouratij	Koura	The council lost more than half of its members	Qa'imaqam of Koura
360	18-03-2019	Ain Qenia	Hasbaya	The council lost more than half of its members	Qaimqam of Hasbaya
723	10-05-2019	Aadbel	Akkar	The council lost more than half of its members	Governor of Akkar
2276	11-12-2019	Souairi	Western Beqa'	The council lost more than half of its members	Qa'imaqam of Western Beqa'
1904	17-10-2019	Kfar Nabrakh	Shouf	The council lost more than half of its members	Qa'imaqam of Shouf
1585	06-09-2019	Maarboun	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
1586	06-09-2019	Zakroun	Koura	The council lost more than half of its members	Qa'imaqam of Koura
1587	06-09-2019	Nabi Osmane	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
896	31-05-2019	Ras Nhach	Batroun	The council lost more than half of its members	Governor of North Lebanon
895	31-05-2019	Germania-El Rama	Akkar	The council lost more than half of its members	Governor of Akkar
894	31-05-2019	Al Fakiha-Jdeideh	Baalbeck	The State Shura Council decided to annul the election results	Governor of Baalbeck-Hermel
1115	04-07-2019	El Minnieh-En Nabi Youchaa	Mennieh-Dennieh	The council lost more than half of its members	Governor of North Lebanon
1172	11-07-2019	Kafraiya	Western Beqa'	The council lost more than half of its members	Qa'imaqam of Western Beqa'
1171	11-07-2019	Joub Jannine	Western Beqa'	The council lost more than half of its members	Qa'imaqam of Western Beqa'a
1223	19-07-2019	Btormaz	Mennieh-Dennieh	The council lost more than half of its members	Qa'imaqam of Mennieh-Dennieh
1306	06-08-2019	Chadra	Akkar	The council lost more than half of its members	Governor of Akkar
1351	07-08-2019	Beino-Qboula	Akkar	The council lost more than half of its members	Governor of Akkar
1350	07-08-2019	Maamariyeh	Saida Villages	The council members did not submit a declaration of illicit enrichment	Governor of South Lebanon
1349	07-08-2019	Tartej	Jbeil	The council lost more than half of its members	Qa'imaqam of Jbeil
1348	07-08-2019	Aarqa	Akkar	The council lost more than half of its members	Governor of Akkar
1347	07-08-2019	Bekaata-Achkout	Kessrouan	The council lost more than half of its members	Qa'imaqam of Kessrouan
1346	07-08-2019	Aamaret El Baikat	Akkat	The council lost more than half of its members	Governor of Akkar
1590	06-09-2019	Qatin-Haidab	Jezzine	The council lost more than half of its members	Qa'imaqam of Jezzine
1589	06-09-2019	Khartoum	Saida Villages	The council lost more than half of its members	Governor of South Lebanon
1588	06-09-2019	Kfar Zabad	Zahle	The council lost more than half of its members	Governor of Beqa'
67	19-01-2021	Houmal	Aley	The council lost more than half of its members	Qa'imaqam of Aley
1428	12-11-2020	Khraibeh	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
1429	12-11-2020	Haour Taala	Baalbeck	The council lost more than half of its members	Governor of Baalbeck-Hermel
1399	06-11-2020	Dfoun	Aley	The council lost more than half of its members	Acting Qa'imaqam of Aley
1136	21-09-2020	Boqsmayya	Batroun	The council lost more than half of its members	Governor of North Lebanon

Dissolved Municipal Councils

Resolution No.	Date of Resolution	Municipality	Qada'	Reason for Dissolution	Administrator
1112	16-09-2022	Koubba	Batroun	The council lost more than half of its members	Governor of North Lebanon
1113	16-09-2020	Jran	Batroun	The council lost more than half of its members	Governor of North Lebanon
1114	16-09-2020	Tourza	Bsharri	The council lost more than half of its members	Governor of North Lebanon
340	04-03-2020	Wadi Chahrour El Suflah	Baabda	The council lost more than half of its members	Governor of Mount Lebanon
341	04-03-2022	Aaqbeh	Rashaya	The council lost more than half of its members	Qa'imaqam of Rashaya
342	04-03-2020	Hrar	Akkar	The council lost more than half of its members	Governor of Akkar
2361	26-12-2019	Mayrouba	Kessrouan	The council lost more than half of its members	Qa'imaqam of Kessrouan
1183	27-10-2021	Aaramoun	Aley	The council lost more than half of its members	Qa'imaqam of Aley
1184	27-10-2021	Ejd Aabrine	Koura	The council lost more than half of its members	Chief of Department in the Qa'imaqamiya of Koura
1185	27-10-2021	Qalamoun	Trablous	The council lost more than half of its members	Secretary General in North Lebanon Mohafaza
679	18-06-2020	Mina	Trablous	The council lost more than half of its members	Secretary General in North Lebanon Mohafaza
1046	26-06-2019	Khraibeh	Baabda	The council lost more than half of its members	Secretary General in Mount Lebanon Mohafaza
1126	19-10-2021	Miyeh W Miyeh	Saida	The council lost more than half of its members	Secretary General in South Lebanon Mohafaza
162	16-06-2021	Aydamoun-Cheykhlar	Akkar	The council lost more than half of its members	Governor of Akkar
569	02-06-2021	Bkifa	Rashaya	The council lost more than half of its members	Qa'imaqam of Rashaya
393	14-04-2021	Rimat-Chkadif	Jezzine	The council lost more than half of its members	Qa'imaqam of Jezzine
1127	19-10-2021	Kfar Hamam	Hasbaya	The council lost more than half of its members	Qa'imaqam of Hasbaya
74	22-01-2022	Dbayeh-Zouk El Kharab-Aoukar-Haret El Bellane	Matn	The council lost more than half of its members	Qa'imaqam of Matn
813	19-07-2021	Bsaba	Shouf	The council lost more than half of its members	Qa'imaqam of Shouf
396	29-04-2022	Roum	Jezzine	The council members failed to submit a declaration of illicit enrichment within the legal deadline	Qa'imaqam of Jezzine
374	26-04-2022	Qlayaa	Marjeyoun	The council lost more than half of its members	Qa'imaqam of Marjeyoun
377	27-04-2022	Haizouq	Akkar	The council lost more than half of its members	Governor of Akkar
495	13-05-2022	Boutchay-Merdacheh	Baabda	The council lost more than half of its members	Governor of Mount Lebanon
185	10-03-2022	Anan	Jezzine	The council lost more than half of its members	Qa'imaqam of Jezzine
186	10-03-2022	Ablah	Zahle	The council lost more than half of its members	Governor of Beqa'
181	08-03-2022	Ghzayle	Akkar	The council lost more than half of its members	Governor of Akkar
1181	27-10-2021	Fanar	Matn	The council lost more than half of its members	Qa'imaqam of Matn
1182	27-10-2021	Hammana	Baabda	The council lost more than half of its members	Governor of Mount Lebanon

Source: *Information International* based on the resolutions dissolving the municipal councils.

Revenues of the Independent Municipal Fund for 2019

Decree No. 7998 distributing the revenues of the Independent Municipal Fund for 2019 was issued on July 23, 2021. The distributed amounts total LBP 775 billion, broken down as follows.

- LBP 93 billion for the 60 municipal unions.
- LBP 34.1 billion for the General Directorate of Civil Defense.
- LBP 64.790 billion allocated for development and recovery projects in municipalities whose population registered in the personal status records is equal or less than 4,000 people.
- LBP 583.110 billion distributed among the 1,052 municipalities. The following tables show, for instance, that the revenues of Beirut municipality amount to LBP 95 billion while Zalloutieh municipality, Qada' of Sour, has only LBP 18.6 million in revenues.

Beirut Mohafaza

Municipality	Amounts in LBP Thousand
Beirut	94,292,349

Mount Lebanon Mohafaza (Qada' of Baabda)

Baabda-Louaize	2,220,759
Arsoun	92,747
Btekhmay	158,419
Bourj El Barajneh	3,525,365
Bzebdine	266,895
Bsaba	155,742
Boutchay-Merdacheh	138,302
Baalchmay	324,140
Bmariam	131,645
Tarchich	224,066
Jouar El Haouz	92,421
Jouret Arsoun	25,690
Haret Hreik	2,633,203
Hazmieh	2,541,102
Hasbaya	71,599
Hadath	3,411,126
Hammana	642,495
Khraybeh	71,865
Deir El Harf	83,562
Ras El Harf	116,512
Ras El Matn	598,126

Municipality	Amounts in LBP Thousand
Rwayset El Ballout	135,085
Chbaniyeh	299,861
Chouit	170,729
Chiyah	2,659,174
Salima	330,190
Aaraiya	314,571
Aabadiyeh	838,327
Aarbaniye-Dlaibeh	138,455
Ghobeiry	5,878,008
Falougha-Khalouat Falougha	442,816
Furn El Chebbak- Ain El Remmaneh- Tahwitat Al Nahr	2,335,968
Qoubbei	266,623
Qortadah	79,813
Qarnayel	441,907
Qraiye	120,126
Qsaybeh	87,957
Qalaa	131,581
Kfar Selouan	470,282
Kfarshima	813,892
Kneisse	28,733
Mreijeh-Tahouitat El Ghadir-Laylaki	1,412,719
Wadi Chahrour El Suflah	336,324
Wadi Charour El Oulya	335,445
Haret El Sett	80,974

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Hlaliyeh	83,399
Zandouqah	24,435
Btebyat	46,050
Total	35,829,225

Mount Lebanon Mohafaza (Qada' of Jbeil)

Jbeil	2,209,426
Edde	126,912
Ehmej	325,631
Bejjeh	129,298
Blat and its dependencies	683,039
Tartij	258,450
Jaj	309,132
Halat	663,193
Aaqoura	473,566
Amchit	742,767
Aannaya- Kfar Baal	49,559
Fatre	88,276
Fidar	229,853
Qartaba	750,813
Lassa	414,451
Laqlouq	134,217
Mghayreh	142,893
Monsef	132,804
Mayfouk-Qattara	195,830
Nahr Ibrahim	446,367
Lehfed	136,649
Ain El Ghouaibe	104,500
Majdal	156,993
Yanouh-Hdayneh	148,020
Mazraat El Siyad	194,686
Ras Osta	125,335
Aalmat-Aalmat El Janoubieh & Souaneh	441,795
Afqa	221,948

Municipality	Amounts in LBP Thousand
Bechtelida	153,736
Mechan	152,206
Hjoula	132,008
Hsoun	159,529
Hosrayeh	148,449
Berbara	112,084
Mechmech	188,969
Ghabat-Rweiss	52,315
Ghalboun	106,079
Mzarib-Aarista	64,552
Hsarat	122,977
Jadayel	83,183
Total	11,514,490

Mount Lebanon Mohafaza (Qada' of Shouf)

Beiteddine	284,562
Bater	257,761
Barouk-Freidiss	651,482
Batloun	245,227
Barja	1,926,489
Brih	331,949
Bsaba	216,776
Bchetfine	201,248
Boutmeh	149,222
Baasir	280,871
Baadaran	298,507
Baakline	960,679
Bireh	206,873
Jahliyah	335,180
Jbaa	143,983
Jadra	177,712
Jdeidet El Chouf	202,455
Joun	422,510
Jiyeh	772,996

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Haret Jandal	51,292
Hasrout	156,481
Khraibeh	239,864
Daraiya	404,081
Damour	1,141,660
Dibbiyeh	569,283
Dalhoun	189,635
Dmit	167,687
Deir Dourite	241,338
Deir El Qamar	1,217,514
Deir Koucheh	67,853
Rmeileh	371,526
Zaarouriyeh	271,345
Sibline	304,751
Sirjbal	134,046
Semqanieh	177,487
Chehim	2,030,187
Dahr El Mghara	66,359
Aanout	320,130
Aatrine	140,459
Aammatur	316,560
Aammiq	52,237
Ainbal	240,578
Ain Zhalta	404,428
Ain W Zain	146,752
Ain Qeni	155,992
Gharifeh	485,213
Fouara	95,481
Ketermaya	834,536
Kfarfakoud	267,988
Kahlouniyeh	119,567
Kfarhim	269,312
Kfar Qatra	280,039
Kfar Nabrah	496,054

Municipality	Amounts in LBP Thousand
Kfarniss	129,256
Knisse	93,110
Majdal El Meouch	259,282
Moukhtara	171,974
Mresti	148,944
Mazboud	410,176
Mazraat El Chouf	568,466
Mazraat El Dahr	154,389
Mechref	87,808
Mtolle	151,480
Maaser Beiteddine	115,617
Maaser El Chouf	390,824
Mghairiyeh	300,676
Naameh-Haret El Naameh	872,484
Niha	424,554
Wadi El Sitt	153,406
Wardaniyeh	357,521
Warhaniyeh	138,574
Borjein & Mrayjat	201,978
Ain El Haour	92,163
Aalman & Mazraat El Barghoutiyeh	177,926
Deir Baba	-
Total	25,895,805

Mount Lebanon Mohafaza (Qada' of Aley)

Aley	1,797,623
Ighmid	179,008
Btater	504,609
Bhamdoun El Balda	403,517
Bhamdoun El Mhatta	267,390
Bdadoun	241,355
Bedghane	121,682
Bsatine	127,207
Bsous	276,484

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Bchamoun	835,225
Bkhechtay	101,425
Batloun	80,106
Blaybel	123,447
Bmekkine	82,605
Bmahray	122,197
Al Bennay	161,550
Baisour	705,708
Houmal	139,159
Dfoun	115,764
Daqqoun	98,956
Deir Qoubel	251,827
Rechmaya	394,644
Remhala	212,146
Ramliyah	144,398
Rwayset El Naaman	78,345
Souk El Gharb	266,891
Charoun	435,890
Chanay	166,972
Chartoun	195,543
Chemlan	140,748
Chouaifet	4,026,592
Sawfar	272,059
Aabey-Ain Drafil	373,071
Aramoun El Ghareb	861,221
Aaitat	259,218
Ainab	170,940
Ain El Jdideh	75,433
Ain El Saydeh	29,840
Ain Dara	479,713
Ain El Remmaneh	40,701
Ain Anoub	327,664
Ain Ksour	64,501
Ghaboun	150,988

Municipality	Amounts in LBP Thousand
Qmatiyeh	370,952
Kahaleh	495,444
Kfar Aamay	91,020
Kfar Matta	447,605
Kayfoun	171,226
Majdal Baana	355,057
Mejdlaya	297,022
Mecherfeh	203,412
Mansourieh-Ain El Marj	150,649
Baawerta	150,560
Rejmeh	27,817
Taazaniyeh	64,972
Silfaya	124,511
Sarhmoul	74,373
Total	18,883,978

Mount Lebanon Mohafaza (Qada' of Kessrouan)

Jounieh-Haret Sakher	4,101,684
Ballouneh	334,544
Bqaatouta	141,013
Bouar	429,459
Jdeidet Ghazir-Herharaya-Qattine	148,787
Jeita	394,782
Jouret Bedrane	45,983
Jouret El Termos	65,213
Hrajel	622,203
Hossain	46,528
Haiyatah	60,552
Daraiya	97,246
Daraoun-Harissa	382,825
Delbta	171,421
Zouk Mosbeh	2,209,767
Zouk Mikael	1,736,426
Raashine	181,594

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Rayfoun	222,068
Sehayleh	237,861
Chnaneir	119,773
Safra	382,533
Tabarja & Kfar Yassine	997,408
Adma & Dafnah	372,253
Ajaltoun	521,115
Azra Wa El Azr	75,809
Aramoun	101,579
Aachqout	378,933
Okaibe	399,975
Ain El Rihaneh	170,732
Aintoura	177,065
Ghbaleh	196,709
Ghazir	1,195,210
Ghosta	383,214
Ghineh	96,985
Faraya	355,301
Faitroun	325,310
Qlayaat	340,879
Kfardebian	1,095,728
Kfour	241,765
Maaysrah	133,918
Mayrouba	249,710
Yahchouch	278,365
Bekaata Achkout	91,335
Wata El Jaouz	87,621
Fatqa	171,793
Zaaitra	100,181
Chahtoul & Jouret Mhad	114,888
Batha	93,405
Zeitoun	74,410
Ghadras	61,166
Bzoummar	87,968

Municipality	Amounts in LBP Thousand
Kfertay-Kessrouan	110,746
Bekaatet Kenaan	70,055
Nammoura-Kfar Jrayf	74,902
Total	21,358,694

Mount Lebanon Mohafaza (Qada' of Matn)

Jdeideh-Bauchrieh-Al Sad	7,512,588
Antelias-Naccache	2,498,668
Bteghrine	425,591
Bourj Hammoud	5,717,720
Broummana	816,809
Baskinta	850,616
Bsalim-Mezher-Majzoub	845,539
Baabdat	561,513
Bikfaya-Mhaydseh	829,557
Biaqout	276,089
Beit Chabab	825,675
Beit El Chaar-Mazraat El Hdaira	456,016
Beit Meri	741,706
Ain Saadeh	725,576
Jal El Dib-Bqennaya	1,579,791
Khenchara & Jouar	421,806
Dekwaneh-Mar Roukoz- Dahr El Hossein	3,198,313
Douar	143,302
Rabieh	414,172
Roumieh	517,803
Zaraoun	88,117
Zalqa-Aamaret Chalhoub	1,778,102
Zakrit	159,997
Sakiet El Misk-Bhersaf	362,748
Sin El Fil	3,144,546
Choueir-Ain El Sindiane	715,847
Dbayeh-Zouk El Kharab-Haret El Ballane-Awkar	1,874,336
Dahr El Souane	283,116

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Aayroun	44,249
Ain El Safsaf- Mar Mikhael Bnabil	107,664
Aintoura	430,112
Ghabet Bolonia-Wata El Mrouj	114,112
Fanar	694,566
Cornet Chahwan-Ain Aar-Beit El Kekko-Hbous	763,095
Qaaqour	156,306
Qennabet Broummana	136,607
Kfartay	39,706
Kfar Akab	73,617
Mar Chaaya-Mzaki	38,023
Mar Moussa- El Douar	88,818
Mtein	562,077
Mrouj	185,766
Mazraat Yachoua	720,859
Mansourieh-Mkaless-Daychounieh	844,126
Nabay	416,272
Marjaba	73,025
Majdal Tarchich	65,854
Ghabeh & Masqa	94,989
Ouyoun	52,716
Dik El Mehdi-Deir Tamich	208,078
Aatchane	107,077
Hemlaya	135,736
Qornet El Hamra	151,150
Mtayleb	539,387
Ain El Kharroube	109,329
Total	44,668,975

North Lebanon Mohafaza (Qada' of Trablous)

Trablous	28,361,035
El Mina	6,355,919
Qalamoun	832,870
Beddaoui	1,275,147

Municipality	Amounts in LBP Thousand
Wadi El Nahleh	212,318
Total	37,037,289

North Lebanon Mohafaza (Qada' of Batroun)

Batroun	1,037,015
Ijdabra	50,137
Edde	83,697
Assia	132,622
Bchaaleh	215,015
Boqsmayya	104,353
Jran	65,347
Tannourine & Wata Houb	1,299,203
Hamat	283,019
Hardine-Beit Kassab	194,582
Douma	390,707
Ras Nhach	193,676
Zan	87,871
Selaata	137,990
Chekka	1,323,601
Aabrine	314,559
Koubba	121,867
Kfar Helda	132,635
Kfar Aabida	243,932
Kfour El Arabi	189,429
Heri	248,690
Kfar Hay	83,243
Chabtine	122,162
Kour	118,693
Deir Billa	98,627
Chatin	177,259
Thoum	89,724
Beit Chlala	83,902
Mahmerch	76,685
Rachkida	-
Total	7,691,242

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
North Lebanon Mohafaza (Qada' of Bsharri)	
Bsharri	1,778,300
Barhalioun	166,495
Bazaoun	329,042
Bekaa Kafra	391,818
Bqerqacha	340,591
Hadath El Jebbeh	296,572
Hadchit	621,024
Hasroun	504,617
Tourza	238,284
Qnat	192,677
Aabdine	118,752
Bane	186,273
Total	5,164,445

North Lebanon Mohafaza (Qada' of Zgharta)

Zgharta-Ehden	2,753,050
Ardeh	474,944
Aitou	121,356
Iaal	117,397
Bhaira	100,657
Basloukit	83,782
Bnachii	48,224
Toula-Aslout	154,400
Daraya-Bechnine	159,812
Raskifa	78,883
Rachiine	453,397
Sebaal	353,794
Seraal	149,527
Aarbet Qozhaiya	87,317
Aarjes	90,084
Aachach	144,669
Aalma	306,314
Ain Tourine	118,995

Municipality	Amounts in LBP Thousand
Karahbache	86,728
Karm Saddeh	141,572
Kfar Hatta	125,056
Kfar Dlaqous	165,326
Kfarzeina	107,942
Kfarsghab-Ain El Marah	377,999
Kfarfou	63,959
Kfaryachit-Besbeel	79,547
Mejdlaya	204,762
Meryata-Qadrieh	567,935
Mazraat El Toufah	106,494
Miziara-Harf-Sakhra	585,156
Haret El Fouar	307,908
Kfar Haoura	71,111
Total	8,788,097

North Lebanon Mohafaza (Qada' of Akkar)

Halba	1,052,759
Bebnine-Aabdeh	2,140,991
Borj	201,028
Bourj El Arab	136,327
Berqayel	1,128,456
Bzal	287,890
Bezbina	330,138
Bqerzla	366,029
Beit Mellat	323,481
Bire	765,125
Beino-Qboula	446,058
Tikrit	726,695
Tall Bireh	260,130
Tal Aabbas El Gharbi	328,945
Talmaayan	377,672
Tleil	153,530
Jebrayel	238,445

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Jdaidet El Joumeh	316,195
Jdaidet El Qaitea	366,719
Hakour	194,648
Hmaire	109,569
Hisa	359,978
Khrybet El Jundi	283,681
Deir Janine	98,758
Deir Dalloum-Zouk El Moukacherine	128,392
Zouk El Hosniye	360,587
Rahbeh	810,701
Zawarib	111,588
Zouk Haddara	131,409
Safinet El Draib	49,751
Souaiseh	267,435
Saysouq	76,410
Chan	219,074
Chadra	454,090
Charbila	105,929
Cheikh Taba	237,412
Cheikh Mohammad	282,050
Aabboudiye	282,050
Akkar El Atika	1,393,246
Andaket	517,916
Aaiyat	375,134
Aydamoun- Cheykhlar	334,900
Fsaykin-Ain Achma-Ain Tenta	85,448
Fnaydek	1,940,750
Qobet Chamra-Semqaleh	100,194
Qoubaiyat	1,270,755
Qraiyyat	114,338
Karm Asfour-Beit Ghattas-Mazraat El Nahrieh	136,054
Koucha	163,451
Mar Touma	108,835
Majdala	229,214

Municipality	Amounts in LBP Thousand
Mazraat Baldeh	219,027
Machta Hassan	378,764
Machha	471,471
Mechmech	1,628,585
Mqaybleh	459,708
Miniara	584,737
Nfisseh	81,645
El Nahrieh- Bestan El Hersh	28,262
Kouaikhat	95,958
Ouaynat	122,022
Beit El Hajj	86,443
Ain El Dahab	972,136
Machta Hammoud	534,812
Kherbet Char	111,586
Ain El Zeit	195,564
Wadi El Jamous	651,349
Doueir Aadouiyeh	86,949
Ain Yaaqoub	194,238
Dousa & Baghdadi	151,117
Kherbet Daoud & Kafr El Ftouh	122,251
Hrar	408,889
Qabaait	450,996
Houaich	304,163
Kouachrah	212,669
Memnaa	122,610
Debbabiyeh	101,918
Qarqaf	300,016
Mahmra	306,928
Aayoun El Ghezlan	65,018
Dawra	351,181
Tachaa	247,447
Safinet El Qaytaa	261,027
Qantara	109,637
Illat	163,858

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Dahr Laissine	80,377
Talle & Chattaha	81,249
Tal Aabbas El Charqi	95,186
Haizouq	184,457
Rihaniyeh	116,514
Sindianet Zeidan	230,018
Aayoun	147,894
Qlayaat	399,777
Massoudieh	247,546
Mqaitaa-Qaabrine-Kfar Melki-Rmoul	217,200
Kfar Toun	380,170
Mouanse	110,012
Qenia	171,146
Akroum	294,437
Arqa	46,763
Beit Younes	192,361
Aamaret El Baikat	108,404
Kroum Aarab	79,635
Bani Sakher	58,737
Daghleh	49,585
Majdel	119,090
Wadi Khaled	1,194,030
Chaqdouf	26,527
Aamayer-Rajm Issa	148,888
Qarneh	389,074
Germania-El Rama	213,725
Dahr El Qanbar	46,287
Fard	56,176
Ghzayleh	78,811
Berbara	45,905
Menjez	133,515
Aadbel	161,165
El Hichi	234,791
Khat El Petrol	53,573

Municipality	Amounts in LBP Thousand
Rmah	109,771
Sahleh	158,994
Awade	56,388
Haitla	140,977
Qochloq	133,233
Wadi El Hour	83,033
Sheikh Ayyash	28,615
Beit Ayoub	190,700
Noura El Faouqa & Noura El Tahta	78,445
Zouk El Habalsa	90,455
Semmaqiyeh	172,295
Knaissseh	146,843
Kfar Harra	55,996
Total	39,472,365

North Lebanon Mohafaza (Qada' of Koura)

Amioun	901,353
Ejdabrine	111,689
Anfeh	741,881
Batroumine	153,781
Btouratij	152,866
Bednayel	59,323
Barsa	162,753
Bziza	161,719
Bechmizzine	286,018
Bsarma	172,103
Btourram	232,840
Bkeftine	56,084
Dar Baachtar	290,718
Dar Chmizzine	63,680
Deddeh	580,808
Ras Maska	456,473
Rechdebbine	119,415
Aafsdic	113,778

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Ain Aakrine	142,322
Fih	211,457
Qalhat	218,399
Kaftoun	49,300
Kfar Hata	124,439
Kfarhazir	599,082
Kfar Saroun	121,443
Kafaraka	442,419
Kaferkahel	98,605
Kefraya	350,295
Kousba	590,051
Majdel-Zaqzouq-Wata Fares	90,941
Metrit	102,771
Btaaboura	85,238
Bdebba	116,673
Nakhle	185,401
Aaba	105,625
Zakroun	33,803
Bnehrane	51,610
Total	8,537,161

**North Lebanon Mohafaza
(Qada' of Mennieh-Dennieh)**

Mennieh	3,173,944
Sir	834,883
Bhannine-Rihanieh-Mazraat Artousa	829,409
Bakhaoun	1,117,279
Borj El Yahoudiyeh	158,713
Bqaa Safrin	532,139
Bqarsouna	465,040
Beit El Faqs	273,665
Deir Ammar	944,952
Deir Nbouh	162,633
Sfireh	929,219

Municipality	Amounts in LBP Thousand
Taran	321,904
Aassoun	360,013
Ain El Tineh	107,405
Karm El Mahr	200,567
Kfar Habou	361,931
Kfar Chellan	108,829
Mrah El Sraj	172,412
Nemrine-Bkoura	298,698
Aazqey	325,798
Harf El Siyad	80,305
Haql El Aazimeh	175,323
Aaimar	122,395
Btormaz	330,065
Izal	381,344
Kfar Bebnine	183,601
Mrah El Sfireh	117,866
Markabta	208,833
Qarsita	479,307
Behouaita-Afqa-Bechnata	58,656
Qattine	216,517
Hazmieh	44,329
Qarhaiya	195,790
Beit Hawik	122,173
Raouda	115,281
Kahf El Malloul	70,015
Total	14,581,233

Beqa' Mohafaza (Qada' of Zahle)

Zahle-Maalaqah-Taanaayel	10,366,587
Ablah	360,869
Bar Elias	1,692,851
Bouarej	300,637
Terbol	311,379
Taalabaya	897,270

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Jdita	602,886
Hosh Moussa	971,539
Hay El Fikani	205,109
Deir El Ghazal	125,355
Raiit	219,574
Riyah-Haouch Hala	1,110,149
Saadnayel	1,033,019
Chtoura	149,883
Ali El Nahri	1,053,668
Ferzol	583,091
Qaa El Rim	261,303
Qob Elias-Wadi El Deloum	1,702,311
Qousaya	109,299
Kfar Zabad	378,690
Majdal Anjar	1,243,964
Mrayjat	292,986
Makseh	200,549
Nabi Ayla	192,485
Niha	220,565
Massa	83,881
Ain Kfar Zabad	302,838
Hazerta	522,637
Nasriyeh	148,417
Chhabiyet El Faour	243,798
Total	25,887,689

Beqa' Mohafaza (Qada' of Baalbeck)

Baalbeck	5,328,556
Iaat	654,125
Betdaai	71,558
Bednayel	805,013
Barqa	102,734
Brital	1,677,465
Bechouat	90,220

Municipality	Amounts in LBP Thousand
Al Bawadi & Al Alaq	899,991
Tamnine El Tahta	765,312
Tamnine El Faouqa	354,490
Jabboule	112,198
Hadath Baalbek	431,678
Hrabta	502,477
Hizzine	159,197
Haouch Barada	98,242
Haouch Tall Safiyeh	125,290
Khraibeh	303,491
Doris	584,997
Deir El Ahmar	863,519
Ras Baalbek	589,362
Saraain El Tahta	195,421
Saraain El Faouqa	516,214
Saaideh	117,434
Chaat	973,879
Chlifa	282,298
Chmestar-Gharbi Baalbeck	2,177,824
Taraiyya	993,706
Talya	144,832
Taibe	80,210
Arsal	2,893,380
Ain	956,090
Aainata	162,409
Fakeha-Jdeide	990,445
Flaoui	153,084
Qaa	668,351
Qsarnaba	386,159
Labweh	771,165
Majdaloun	178,595
Maqne	819,978
Nabi Chit	1,108,751
Nabi Osman	416,231

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Nahleh	617,140
Wadi Faara	139,664
Yammoune	257,033
Younine	1,551,275
Houch El Rafqah	372,251
Ram & Joubanieh	203,959
Zboud	148,719
Khodor	397,115
Haouch Snaid	52,820
Qarha	77,533
Hlabta	214,116
Janta	138,805
Jabaa	49,897
Kold El Sabeh and its dependencies	146,770
Haouch El Nabi	134,568
Maarboun	239,805
Ramassa	49,944
Toufiqiyeh	266,923
Nabha El Damdoum	428,859
Nabha El Mehfara	94,523
Nabha El Qeddami	160,516
Qlayleh & Harfouch	77,459
Zrazir	122,835
Moqraq	112,995
Mazraat Al Soueidan	51,912
Al Ansar	87,864
Masnah Zahra	73,636
Mazraat El Tout	82,780
Kneisseh	369,104
Beit Mchik	203,746
Haour Taala	537,660
Beit Chama-Aqaydiyeh	267,292
Kfar Dan	218,597
Total	37,394,488

Municipality	Amounts in LBP Thousand
Beqa' Mohafaza (Qada' of Hermel)	
Hermel	3,094,484
Fissane	125,798
Qasr	1,236,659
Jouar El Hachich	185,589
Kouakh	297,529
Chouaghir El Faouqa & Chouaghir El Tahta	410,078
Charbine	336,089
Mazraat Sejoud	68,768
Total	5,754,994

Beqa' Mohafaza (Qada' of Western Beqa')

Joub Jannine	750,030
Bab Mareh	62,500
Baaloul	304,498
Haouch El Harimeh	402,973
Kherbet Qanafar	394,077
Khiara	192,765
Sohmor	547,851
Sultan Yacoub	396,532
Saghbine	425,348
Souairi	641,560
Aana	164,529
Aammiq	128,390
Aaitit	198,961
Ain Zebdeh	145,327
Ghazze	678,117
Qaraoun	814,794
Kamed El Laouz	702,243
Kefraya	145,301
Lala	542,702
Libbaya	448,806
Marj	1,004,420
Machghara	1,398,376

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Manara	357,792
Mansoura	211,545
Yohmor	245,346
Maydoun-Loussia	105,193
Ain El Tineh	209,995
Qellaya	183,756
Rawda	296,983
Tal Znoub	72,946
Zellaya	52,594
Total	12,226,250

Beqa' Mohafaza (Qada' of Rashaya)

Rashaya	827,816
Bakka	125,956
Bikfaya	129,434
Beit Lahia	144,275
Bire	407,283
Tannoura	102,749
Helweh	70,171
Haouch El Qenaabeh	110,778
Kherbet Rouha	451,695
Deir El Aachayer	69,682
Rafid	385,486
Dahr El Ahmar	165,823
Aqaba	273,462
Aaita El Foukhar	301,487
Aaiha	411,077
Ain Harsha	134,655
Ain Arab	112,988
Ain Aata	263,080
Kfar Danis	175,692
Kfar Qouq	323,228
Kfar Mechki-Mazraat Selsata	199,398
Kawkaba	91,081

Municipality	Amounts in LBP Thousand
Majdal Balhis	269,810
Mhaydseh	157,963
Mdoukha	218,617
Yanta	255,860
Total	6,179,546

South Lebanon Mohafaza (Qada' of Saida)

Saida	10,050,137
Erzay	312,835
Babliyah	524,087
Bramieh	165,357
Barti	126,238
Bqosta	187,229
Tefahta	486,277
Haret Saida	536,397
Kharayeb	701,597
Darb El Sim	322,393
Zrarieh	872,646
Saksakiyeh	811,150
Salhieh	109,761
Sarafand	1,135,407
Aabra	295,725
Aadloun	806,212
Aaddousiyyeh	95,222
Aanqoun	459,463
Ain El Delb	218,465
Ghazieh	1,241,070
Ghassaniyeh	283,298
Kfar Hatta	392,402
Kfar Melki	458,430
Qraiyyeh	234,960
Majdelyoun	154,944
Marwaniyeh	512,225
Maamariyeh	147,851

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Maghdouche	468,960
Miyeh W Miyeh	392,821
Hlaliyeh	225,525
Ansariyeh	385,769
Qaaqaaiyet El Snoubar	170,251
Loubieh	132,331
Bnaafoul	180,444
Baissariye	440,564
Tanbourit	100,621
Najjarieh	216,330
Qennarit	246,110
Arkey	196,736
Kawthariet El Siyad	330,979
Khartoum	180,598
Zaita	75,575
Aaqtanit	124,748
Kfar Beit	62,912
Mazraat Tobbaya	116,711
Hajjeh	109,543
Kfar Chellal	58,656
Kafraiya	49,339
Total	25,907,301

South Lebanon Mohafaza (Qada' of Jezzine)

Jezzine-Ain Majdalain	1,216,638
Bteddine El Loqch	88,875
Bkassine	361,965
Benouati	90,766
Jernaya	163,636
Homsiyeh	38,181
Haitourah	94,570
Roum	218,451
Rihane	407,572
Zhalta	60,125

Municipality	Amounts in LBP Thousand
Sejoud	123,529
Sniyeh	50,620
Sabah	56,801
Sfaray	130,963
Saidoun	65,677
Aaray	104,359
Azour	102,994
Aaramta	349,602
Aaichiyeh	267,492
Kaitouli	343,751
Karkha	55,470
Kfar Houneh	475,804
Kfar Falous	56,006
Lebaa	137,948
Louaizeh	145,395
Machmoucheh	48,703
Maknouniyeh	89,775
Mlikh	234,913
Wadi Jezzine	101,749
Jarmaq	119,413
Kfar Jarra	67,263
Qattine & Haidab	44,708
Rimat-Chqedif	29,522
Midan	129,288
Mjaydel	97,888
Anan	63,932
Ain El Mir	62,084
Wadi Baanqoudain	45,032
Choualiq	68,135
Total	6,409,595

South Lebanon Mohafaza (Qada' of Sour)

Sour	4,715,773
Batouliyeh	223,434

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Bazourieh	680,131
Borj El Chmali	830,416
Jwayya	1,574,039
Deir Qanoun El Nahr	563,833
Chehour	644,298
Chehabiyeh	833,413
Srifa	690,912
Tayr Felsay	393,768
Aabbasiyyeh	892,930
Aalma El Chaeb	278,932
Aaitit	368,273
Ain Baal	522,469
Qana	1,055,215
Qlaileh	463,415
Maarakeh	961,975
Maaroub	391,447
Naqoura	363,728
Yarine	326,024
Chaaitiyeh & Malkiyet El Sahel	359,613
Debaal	254,606
Hanaway	303,317
Rmadiyah	228,678
Majdal Zoun	384,784
Toura	441,321
Tayr Harfa	282,405
Borgholiyeh	386,686
Jebbain	215,092
Tayr Debba	493,034
Boustane	198,898
Borj Rahhal-Ain Abou Abdallah	445,394
Mansouri	329,837
Hallousiyeh	279,435
Deir Qanoun Ras El Ain	348,240
Marwahin	191,601

Municipality	Amounts in LBP Thousand
Baflay	268,755
Rechknanay	134,736
Bedias	165,517
Mazraat Mechref	150,259
Deir Aames	261,074
Chihine	155,895
Yanouh	159,500
Biyad	11,465
Houmayri	86,149
Mahrouna	165,333
Derdghaiya	115,517
Barich	375,282
Chamaa	152,260
Deir Kifa	302,014
Selaa	266,937
Mjadel	409,835
Seddiqine	432,189
Hanniye	91,039
Zebqine	217,492
Arzoun	76,143
Jbal El Botm	215,024
Kniseh	55,847
Dhayra	114,744
Jannata	75,028
Nafakhiyeh	33,892
Zalloutiyeh	18,656
Wadi Jilou	110,878
Bestiyyat	35,599
Total	26,674,424

Nabatieh Mohafaza (Qada'a of Nabatieh)

Nabatieh	3,288,822
Nabatieh El Faouqa	722,473
Ansar	870,736

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Braikeh	225,808
Jbaa-Ain Bouswar	695,500
Jibchit	934,160
Jarjough	321,321
Harouf	796,641
Habbouch	818,022
Houmine El Tahta	294,762
Houmine El Fauouqa	371,990
Doueir	857,962
Deir El Zahrani	516,483
Roumine	196,521
Zebdine	283,742
Zefta	291,616
Zawtar El Charqiyeh	313,446
Zawtar El Gharbiyeh	189,798
Charqiyeh	315,782
Sarba	239,538
Sir El Gharbiyeh	401,522
Arab Salim	674,645
Ain Qana	475,953
Qaaqaaiyet El Jisr	519,946
Qsaybeh	467,317
Kfar Tebnit	642,049
Kfar Roummane	822,880
Kfar Sir	554,925
Kfar Fila	206,174
Kfour	436,431
Maifadoun	414,005
Nmairiyeh	467,707
Ebba	614,786
Yohmor	227,028
Arnoun	268,493
Aadchit	463,922
Sinay	114,342

Municipality	Amounts in LBP Thousand
Choukine	142,788
Aazze	135,226
Kafroue	79,491
Total	20,774,723

Nabatieh Mohafaza (Qada' of Bint Jbeil)

Bint Jbeil	2,721,172
Baraachit	779,939
Beit Lif	542,887
Tebnine	1,098,675
Hariss	792,010
Haddatha	561,839
Kherbet Selem	694,895
Debl	372,803
Deyrintar	555,059
Rmeich	737,108
Sultaniyeh	251,160
Chaqra-Doubay	1,056,674
Safad El Battikh	172,486
Al Tiri	371,512
Ayta El Chaab	782,345
Aitaroun	1,424,379
Ain Ebel	533,858
Aynata	793,298
Kafra	656,944
Kfar Dounine	390,663
Yaroun	598,077
Yater	688,557
Kounine	610,571
Maroun El Ras	638,747
Qouzah	91,037
Froun	163,958
Borj Qalaouiyeh	181,552
Qalaouiyeh	221,444

Revenues of the Independent Municipal Fund for 2019

Municipality	Amounts in LBP Thousand
Aaita El Jabal	381,855
Hanine	248,209
Ramyeh	275,516
Rchaf	339,747
Beit Yahoun	248,902
Srobbine	169,554
Jmajmeh	201,114
Ghandouriyeh	98,028
Total	20,443,572

Nabatieh Mohafaza (Qada' of Hasbaya)

Hasbaya	970,891
Rachaya El Foukhar	239,591
Chebaa	1,858,078
Chouaya	273,368
Ain Qenya	230,032
Fardiss	73,801
Kfarhamam	187,929
Kfarchouba	685,988
Kfeir	315,922
Kawkaba	165,480
Mari & Majidieh	145,390
Marj El Zhour	144,631
Mimess	293,884
Habbariyeh	358,135
Khalwat	175,318
Dlafy	56,671
Ain Jerfa	130,396
Total	6,305,505

Nabatieh Mohafaza (Qada' of Marjeyoun)

Jdeidet Marjeyoun	853,684
Ebel El Saqi	350,088
Borj El Mlouk	139,417

Municipality	Amounts in LBP Thousand
Houla	842,387
Khiam	2,209,646
Debbine	293,418
Deir Mimas	331,751
Taybeh	1,139,709
Adaisseh	654,583
Qabrikha	467,093
Qlayaa	484,761
Kfarkela	842,944
Majdal Selem	884,773
Meiss El Jabal	1,651,284
Al Wazzani	85,669
Markaba	951,538
Blida	838,326
Touline	333,281
Rab El Thalathine	319,699
Bani Haiyyan	221,457
Blat	320,941
Deir Seryan	205,983
Talloussa	284,831
Qantara	349,248
Souaneh	264,897
Aadchit	115,157
Total	15,436,565

Source: Lebanese Official Gazette.

Public Sector

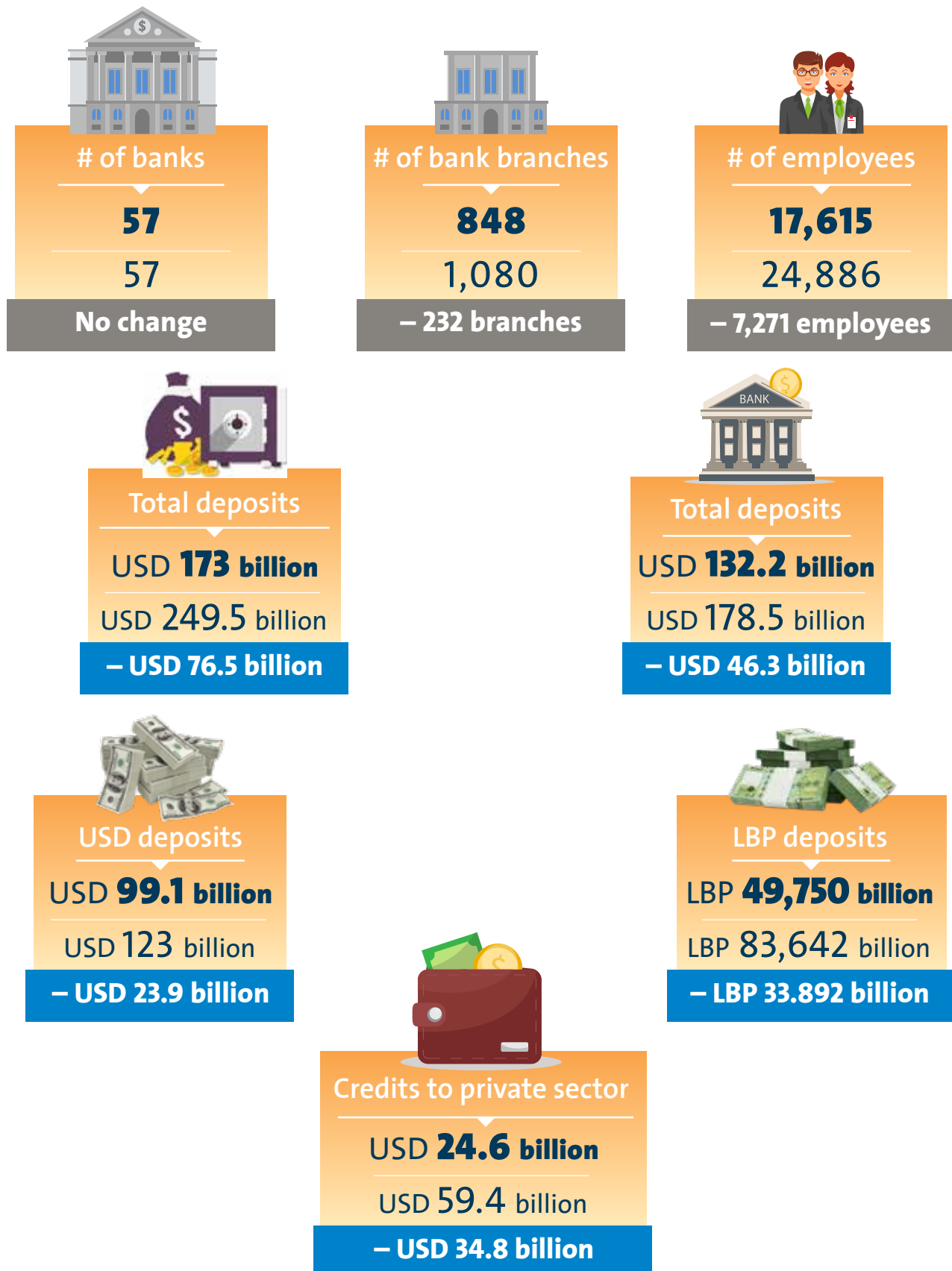
THE LEBANESE BANKING SECTOR

BETWEEN PAST AND PRESENT

The Lebanese banking sector had been one of the pillars of national economy. It attracted deposits and investments, provided loans and credits to all productive and commercial sectors and financed the state that is still running a deficit since 1990. Yet, it was among the first sectors to collapse, as a result of the crisis that Lebanon has been witnessing since end of 2019. It may even have been one of the causes of the collapse and the crisis. This article will present the main figures and indicators of this sector, before and after the crisis.

Lebanese Banking Sector

Before and after the crisis



Public Sector

STATUS OF DEPOSITS IN LEBANESE BANKS

THE MINORITY OWNS THE MAJORITY

The economic-financial crisis that broke out in Lebanon at the end of 2019 has heavily curtailed the ability of depositors to withdraw their foreign currency savings and resulted in widespread talks about the losses of banking sector and BDL and “the loss of deposits”. Since then, many financial recovery plans were developed and numerous statements were delivered by Lebanese officials, confirming the return of deposits to small depositors and ways to guarantee large deposits.

Distribution of Deposits in 1998

According to a survey conducted in 1998 in Lebanon, the number of banking accounts having a total deposit of USD 30 billion (LBP 45,042 billion) was 1,346,334. They were distributed as follows:

- 827,334 or 61.4% of account holders with a deposit of less than LBP 5 million own USD 604 million or 2% of total deposits.
- 492,995 or 36.6% of account holders with a deposit ranging between LBP 5 million and LBP 250 million own USD 11.7 million or 39% of total deposits.
- 22,902 or 1.7% of account holders with a deposit ranging between LBP 250 million and LBP 1.5 billion own USD 8.2 billion or 27.4% of total deposits.
- 3,103 or 0.23% of account holders with a deposit above LBP 1.5 billion and LBP 6.5 billion own USD 9.5 billion or 31.8% of total deposits.

These figures reveal that a small number of depositors own a large share of deposits.

Distribution of Deposits at the end of 2019

The number of bank accounts reached 2,813,213 at the end of 2019, with a total deposit of USD 154.7 billion (USD 117 billion and LBP 57 trillion). Table No. 1 below shows that only 2,724 or 0.096% of accounts hold USD 37 billion or 24% of total deposits.

Table No. 1: Distribution of deposits at the end of 2019.

Volume of deposits denominated in LBP	Volume of deposits in LBP	Volume of deposits in USD	Total deposits denominated in USD	No. of accounts	Percentage of the total deposits (%)	Percentage of the total accounts (%)
Less than LBP 5 million	LBP 913 billion	USD 350 million	USD 956 million	1.725 million	0.65	61.3
LBP 5 - 75 million	LBP 7.943 trillion	USD 6.236 billion	USD 11.505 billion	704,000	7.4	25
LBP 75 - 100 million	LBP 5.970 trillion	USD 5.801 billion	USD 9.761 billion	140,000	6.3	5
LBP 150 - 300 million	LBP 7.880 trillion	USD 9.560 billion	USD 14.7 billion	109,000	9.6	3.9
LBP 300 - 750 million	LBP 10.520 trillion	USD 17.9 billion	USD 24.9 billion	82,700	16.1	2.9
LBP 750 million - 1.5 billion	LBP 6.440 trillion	USD 15.4 billion	USD 19.8 billion	29,500	12.8	1
LBP 1.5 - 4.5 billion	LBP 6.870 trillion	USD 22 billion	USD 26.6 billion	17,200	17.2	0.6
LBP 4.5 - 15 billion	LBP 4.824 trillion	USD 17.5 billion	USD 20.7 billion	4,277	13.4	0.15
LBP 15 - 150 billion	LBP 5.036 trillion	USD 16.4 billion	USD 19.8 billion	1,000	12.8	0.035
More than LBP 150 billion	LBP 384 billion	USD 5.557 billion	USD 5.831 billion	26	3.7	0.00092
Total	LBP 56.780 trillion	USD 116.8 billion	USD 154.6 billion	2.813 million	100	100

Source: *Information International* based on a report issued by BCCL in 2020.

Distribution of Deposits at the end of 2021

Two years after the crisis, the number of bank accounts dropped by 458,787, reaching 2,354,456 at the end of 2021. As for deposits, they decreased from USD 154.7 billion to about USD 125.1 billion, i.e. a decline of USD 29.6 billion.

However, the question that arises here is: have these amounts been transferred abroad or stored at home?

Table No. 2 shows the following figures:

- The number of accounts with a deposit of less than LBP 5 million decreased from 1.725 million in 2019 to 1.324 million in 2021. As for the savings, they dropped from USD 956 million to USD 859 million.
- The number of large accounts exceeding LBP 150 billion (about USD 100 million) decreased from 26 in 2019 to 20 in 2021, with the deposits declining from USD 5.8 billion in 2019 to USD 3.5 billion in 2021.
- Small depositors with less than USD 50,000 in their account hold about USD 12 billion. They total about 2 million and represent 87% of depositors.

“Small depositors with less than USD 50,000 in their account hold about USD 12 billion. They total about 2 million and represent 87% of depositors”

Table No. 2: Distribution of deposits at the end of 2021.

Volume of deposits denominated in LBP	Volume of deposits in LBP million	Volume of deposits in USD million	Total deposits denominated in USD million	Percentage of the total deposits (%)	No. of accounts	Percentage of the total accounts (%)
Less than 5 million	826,279	311.6	859.7	0.7	1,324,249	56.24
5 - 30 million	2,513,604	2,541	4,208	3.4	450,483	19.15
30 - 75 million	3,077,833	5,054	7,096	5.7	220,155	9.35
75 - 150 million	3,526,604	7,767	10,107	8.1	144,051	6.12
150 - 300 million	4,681,078	10,867	13,973	11.2	101,264	4.3
300 - 750 million	5,929,509	19,563	23,496	18.8	76,166	3.23
750 million - 1.5 billion	3,445,740	13,037	15,311	12.2	22,692	0.96
1.5 - 3 billion	2,380,397	10,115	11,692	9.4	8,787	0.37
3 - 4.5 billion	1,315,083	5,094	5,966	4.8	2,512	0.11
4.5 - 7.5 billion	1,412,700	5,509	6,446	5.2	1,722	0.07
7.5 - 15 billion	1,854,567	6,423	7,653	6.1	1,150	0.05
15 - 30 billion	1,581,426	5,131	6,180	4.9	462	0.02
30 - 75 billion	2,132,887	4,342	5,757	4.6	202	0.01
75 - 150 billion	2,074,611	1,505	2,881	2.3	41	0
More than 150 billion	1,871,957	2,243	3,485	2.8	20	0
Total	38,624,275	99,502	125,110	100	2,354,456	100

Source: *Information International* based on a report issued by BCCL in 2021.

BDL REPORT 2021

CURRENCY IN CIRCULATION LBP 45 TRILLION

In accordance with its usual practice, the Banque du Liban (BDL) has published its annual report for the year 2021, in which it presents the general economic situation, the currency issuance process and its financial policies.

The report includes the following indicators and figures:

- The economic growth has decelerated, bringing the GDP to LBP 187,807.
- The inflation rate has risen to 154.8%, up from 84.9% in 2020.
- The dollar exchange rate in the black market reached LBP 27,000.
- BDL's foreign currency assets have decreased from USD 24.1 billion at the end of December 2020 to USD 17.8 billion at the end of December 2021, a decline of USD 6.3 billion or 26.1%.
- The dollarization rate of deposits slid from 78% at the end of 2020 to 77.1% at the end of 2021. As for the dollarization rate of credits, it went down from 59.6% to 56.3%.
- BDL made USD 331,675 in profits from MIDCLEAR, USD 1,090,843 from its rented properties and USD 3,003,083 from selling some of its properties. These amounts are in Lebanese pound and were calculated at the exchange rate of LBP 1,507.5 per dollar.
- In order to meet the needs of industrial establishments, the BDL continued to secure 90% of the cost of imported raw materials in foreign currencies and set a ceiling for each customer at USD 3 million. It also provided foreign currencies to purchase wheat, medical supplies and medicines at a price of LBP 1,507.5/dollar.
- As of December 21, 2021, currency in circulation amounted to LBP 45,762 billion, rising from LBP 30,919 billion at the end of 2020, i.e. an increase of LBP 14,842 billion or 48%. This is an indication of the level of inflation caused by the process of "printing Lebanese pounds", as the value of currency in circulation was about LBP 10,563 billion at the end of 2019.



LEBANON BEFORE & AFTER

FROM A LARGE DEFICIT IN THE TRADE BALANCE AND A SURPLUS IN THE BALANCE OF PAYMENTS TO A DEFICIT IN THE TRADE BALANCE AND THE BALANCE OF PAYMENTS

For many past decades, Lebanon has been distinguished from other countries for having a wide deficit in the trade balance and a surplus in the balance of payments, i.e. the money entering Lebanon through several sources was greater than that leaving it. This surplus in the balance of payments had helped the country maintain the stability of its national currency against major foreign currencies. Yet, after the erosion of savings and surpluses in 2011, the year in which the balance of payments started to record a deficit, the Lebanese pound exchange rate began to depreciate before collapsing at the beginning of 2020.

The following table shows the import and export traffic, the deficit in the trade balance, and the balance of payments position during the years 2000-2021:

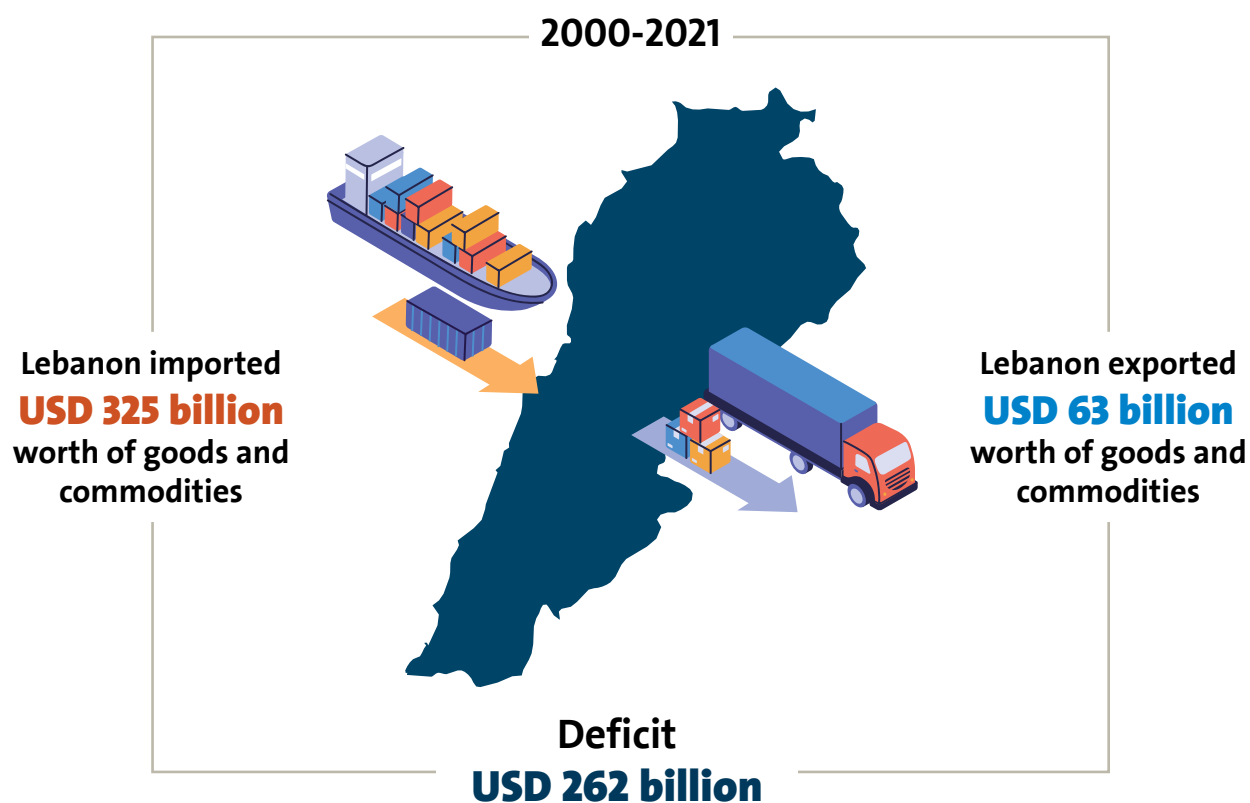
- During this period, Lebanon imported USD 325 billion worth of goods and commodities while exporting only USD 63 billion, recording a deficit of USD 262 billion. This deficit, which totaled about USD 5.5 billion in 2000, had continued to increase year after year, reaching a peak of USD 18.1 billion in 2014. It has however decreased to USD 7.7 billion in 2020 and USD 9.7 billion in 2021 as a result of the economic crisis.
- During the years 2000-2010, Lebanon showed a balance-of-payments surplus of USD 26.3 billion, a surplus that turned later into a deficit of USD 5.2 billion.
- The deficits in the trade balance and the balance of payments, amounting respectively to USD 262 billion and USD 5.2 billion, indicate that around USD 256 billion had entered Lebanon during 2000-2021, i.e. an annual average of nearly USD 11.6 billion. These amounts prevented Lebanon from crumbling and falling apart in the past years; they covered the deficit in the balance of trade and generated a surplus in the balance of payments.

A table showing the import and export traffic, the trade balance deficit and the balance of payments position (2000-2021).

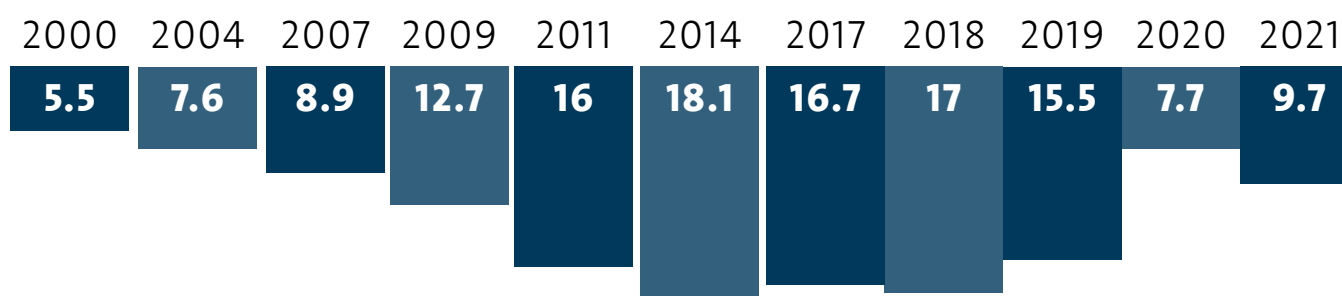
Year	Import Value (USD million)	Export Value (USD million)	Trade Balance Deficit (USD million)	Balance of Payments (USD million)
2000	6,228	714	- 5,514	- 289
2001	7,291	889	- 6,402	+ 1,169
2002	6,445	1,045	- 5,400	+ 1,564
2003	7,168	1,524	- 5,644	+ 3,386
2004	9,397	1,747	- 7,650	+ 168
2005	9,340	1,880	- 7,460	+ 747
2006	9,398	2,282	- 7,116	+ 2,795
2007	11,815	2,816	- 8,999	+ 2,036
2008	16,137	3,478	- 12,659	+ 3,461
2009	16,242	3,484	- 12,758	+ 7,899
2010	17,964	4,253	- 13,711	+ 3,324.5
2011	20,276	4,265	- 16,011	- 1,996.3
2012	22,037	4,482	- 17,555	- 1,536.9
2013	22,020	3,936	- 18,084	- 1,128.2
2014	21,437	3,313	- 18,124	- 1,407.5
2015	18,595	2,952	- 15,643	- 3,354.3
2016	19,119	2,977	- 16,142	+ 1,234.5

The import and export traffic, the trade balance deficit and the balance of payments position (2000-2021)				
Year	Import Value (USD million)	Export Value (USD million)	Trade Balance Deficit (USD million)	Balance of Payments (USD million)
2017	19,582	2,843	- 16,739	- 155.7
2018	19,980	2,952	- 17,028	- 4,823.2
2019	19,239	3,731	- 15,508	- 5,851.3
2020	11,310	3,545	- 7,765	- 10,550.9
2021	13,640	3,886	- 9,754	- 1,960.5
Total	324,660	62,994	- 261,666	- 5,266.8

Source: *Information International* based on the data issued by the Lebanese Customs and BDL.



Trade Balance Deficit (USD million)



Public Sector

LEBANON'S PUBLIC DEBT

USD 100 BILLION

=

USD 43 BILLION

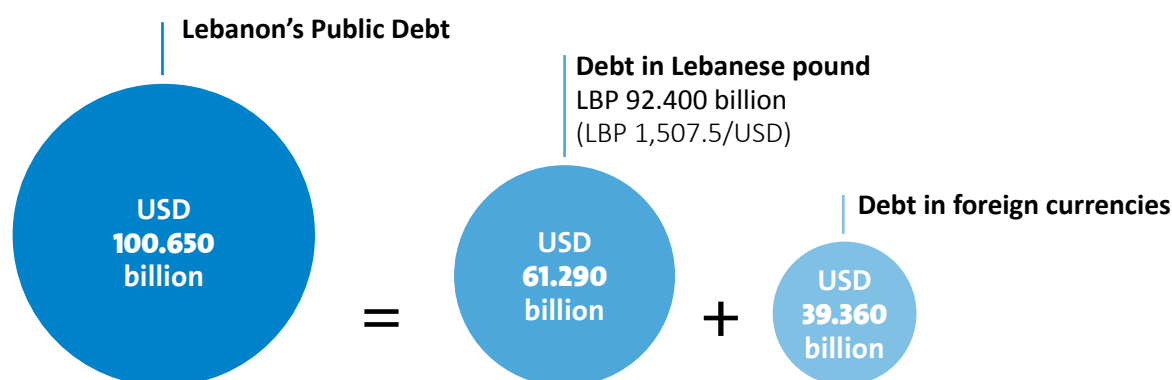
At the end of March 2022, Lebanon's public debt surpassed USD 100 billion, the number that the officials were warned of.

Public debt has increased by 3.49% or USD 3.4 billion in one year, rising from USD 97.250 billion in March 2021 to USD 100.650 billion in March 2022. This rise resulted from the increase in foreign currency public debt by USD 2.7 billion or 79.4%.

Public Debt: US Dollar vs. Lebanese Pound

Standing at USD 100.650 billion, public debt is divided as follows:

- Debt in Lebanese pound: USD 61.290 billion or LBP 92.400 billion based on the official exchange rate (LBP 1,507.5/USD).
- Debt in foreign currencies: USD 39.360 billion.



The Lebanese pound debt will drop to about USD 3.080 billion when calculated according to the black market exchange rate of LBP 30,000 to the dollar, thereby reducing the dollar public debt from USD 100.650 billion to USD 42.440 billion, a decrease of USD 58.210 billion or 57.8%, i.e. more than half of its value. It will total LBP 151.730 billion if calculated according to the official exchange rate (LBP 1,507.5/dollar) and increase by 739% when calculated according to the black market exchange rate (LBP 30,000/dollar), reaching about LBP 1.272 trillion.

Creditors

Public debt is distributed among several creditors as follows:

Foreign currency debt:

- Lebanese banks, foreign banks and BDL: USD 5.03 billion.

National currency debt:

- Lebanese banks: USD 12.560
- BDL: USD 39.10 billion
- Non-banking sector: USD 9.63 billion

Therefore, it can be concluded that BDL is the largest creditor with USD 44.2 billion or 44% of the total public debt.



LEBANON'S INSURANCE PREMIUMS ON THE RISE DESPITE FINANCIAL CRISIS

Since the end of 2019, Lebanon has been going through an economic, financial and social crisis that has caused a significant decrease in the income of many citizens due to the collapse of Lebanese pound against the dollar, and led to the unemployment of tens of thousands as a result of the closure of many companies. In this bleak situation, a positive indicator for the insurance sector emerges, which is the rise of total insurance premiums in 2021 to USD 1,706 million.

Insurance Premiums

During 2021, insurance premiums registered an increase of 9.16% (USD 143.2 million) with a total of USD 1,706.8 million, compared to USD 1,563.6 million in 2020. This increase is due to several factors, including the following:

- Some insurance companies charge the premiums in Lebanese pound at a rate of LBP 8,000 per dollar and not according to the black-market rate.
- The coverage provided by government guarantors (Social Security, Ministry of Public Health, the Cooperative of Government Employees, Mutual Funds and Military Hospitalization) has decreased, which made the citizen opt for private health insurance, thus increasing the value of premiums in this field to USD 619 million, compared to USD 562 million back in 2020.

Insurance Premiums by Field

The health insurance field holds the highest percentage of premiums, amounting to USD 619 million or 36.26% of total premiums; followed by the transportation field with USD 465 million or 27.23%, then life insurance with USD 348 million or 20.39% and property insurance with USD 275 million or 16.12%.

In comparison with 2018, the year preceding the crisis, insurance premiums were distributed by field as follows:

- Health: 38.28%
- Life: 30.28%
- Transportation: 21.94%
- Property: 9.51%

It is worth noting that the shares of life insurance and property insurance have significantly decreased (-9.98% and -6.6%, respectively), while the percentage of health insurance has slightly decreased (-2.02%) and the percentage of transportation has increased by +5.29%.

Insurance Premiums by Company

Bankers Assurance Company holds the highest percentage of insurance premiums, amounting to about USD 180 million or 10.5% of total premiums. Table No. 1 below shows the share of insurance companies in total premiums.

Table No. 1: Insurance premiums by company in 2021.

Company	Value of insurance premiums (USD million)	Percentage of total premiums (%)
Bankers	179.8	10.5
MedGulf	130.7	7.6
Allianz SNA	130.5	7.6
Alico	122.4	7.2
Fidelity	108.9	6.4
LIA	102.9	6
GroupMed	92.8	5.4

Company	Value of insurance premiums (USD million)	Percentage of total premiums (%)
Axa Middle East	90.4	5.3
Arope	69.2	4
Bancassurance	69	4
Other insurance companies	610.2	35.7
Total	1,706.8	100

Source: *Information International* based on the figures issued by the said insurance companies.

Growth of Insurance Premiums During 2016-2021

During the years 2016-2021, insurance premiums have risen from USD 1,568.5 million to USD 1,706.8 million, representing an increase of 8.8% or USD 138.3 million as shown in the following Table No. 2.

Table No. 2: Growth of insurance premiums during 2016-2021.

Year	Premium value (USD million)	Percentage of increase or decrease
2016	1,568.5	
2017	1,631.3	+4%
2018	1,680	+2.98%
2019	1,611.2	-4.1%
2020	1,563.6	-2.95%
2021	1,706.8	+9.16%

Source: *Information International* based on the figures issued by the said insurance companies.



Public Sector

CEMENT INDUSTRY IN LEBANON

MONOPOLIZED BY 3 COMPANIES

The Lebanese state has since 1993 protected the cement industry by imposing taxes and fees of up to 75% of the price on cement imports. This industry has become a monopoly controlled by three companies (Holcim and Cimenterie Nationale- Al Sabeh Cement in Chekka and Siblinge Cement in Shouf), which set prices higher than the international market. This is not to mention the sharp decline in cement production due to the economic crisis Lebanon is facing.



Three Cement Companies

In Lebanon, there are three cement companies that are politically protected at the expense of citizens and construction and reconstruction activities. They are as follows:

- Holcim-Lafarge: It was founded in 1929 and is owned by Lafarge, Cement Investment Holding S.A.L., the Maronite Patriarchate and businessmen.
- Cimenterie Nationale- Al Sabeh Cement: Established in 1953, headed by Pierre Doumit and owned by businessmen from the families of Doumit and Ossaily.
- Sibling Cement: Founded in 1987 and owned by the Portuguese Secil Group, a number of businessmen and Walid Jumblatt.

Decline of Cement Production

The production of the three cement companies had increased significantly during the period of economic recovery and reconstruction of Lebanon, reaching more than 5 million tons annually. Yet, as a result of the crisis and the decline in the construction of roads and infrastructure and housing and building projects (caused by the cessation of housing loans), the production has decreased from 5.5 million tons to 3,566,165 tons, i.e. a decline of 64.5% or about 2 million tons per year. The following table shows the volume of production during the years 2014-2021.

Table No. 1: Cement production volume (2014-2021).

Year	Cement Deliveries (Tons)
2014	5,516,827
2015	5,042,867
2016	5,263,462
2017	5,148,615
2018	4,702,315
2019	3,203,396
2020	1,958,073
2021	1,950,662

Source: Information International based on BDL reports.

Cement Prices

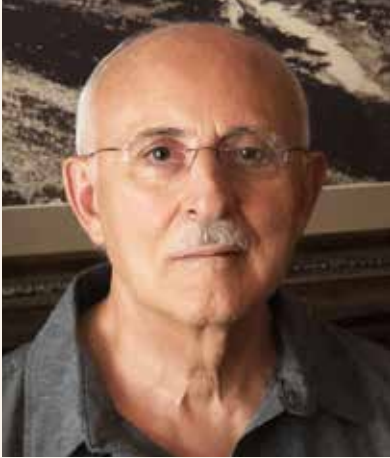
Prior to the crisis, the price per ton of cement ranged between USD 100 and USD 120. It increased to around USD 150 after the crisis for the market witnessed a shortage in this material.

The Ministry of Industry has recently decided to weekly set the cement selling price according to the dollar exchange rate and the rise or fall of production cost, making the price of a ton ranging between LBP 1.3 million and LBP 2.070 million.

Table No. 2: Price of a ton of cement in 2022.

Period	Price per ton (LBP million) excluding the 11% VAT
From 26-01-2022 To 01-02-2022	1,560,000
From 02-02-2022 To 09-02-2022	1,300,000
From 30-03-2022 To 05-04-2022	1,430,000
From 27-04-2022 To 03-05-2022	1,690,000
From 01-06-2022 To 07-06-2022	1,820,000
From 14-07-2022 To 19-07-2022	2,070,000

Source: The Lebanese Ministry of Industry.



A WEDDING AT ISHTAR (3)

By Dr. Hanna Saadah

With flaming interest, Judy re-addressed Father Ignatius. “Please Father, why do you think that the human race continues to splinter into feuding and warring groups?”

“Because natural selection favors survival,” my dear. “The only way for *Homo sapiens* to survive was to unite into tribes. Those tribes competed with one another because food was scarce. Larger groups preyed on smaller ones and when they grew beyond their ideal size, they splintered into smaller factions that fought each other. The chronicles of history are naught but power struggles among human groups. Evolution, unfortunately, has saddled humanity with group brains—biased, opinionated, prejudiced, and highly superstitious brains—selfish brains that favor their own at the expense of all others.”

“But we can still think with our individual brains, can’t we?” Asked Judy after a pensive pause.

“Not really. No matter how hard you try, you can only think with your American brain, and I can only think with my Lebanese brain, because these are the groups that formulated our brains. Nature, nurture, culture, and experience—the endowments of our particular times and places—have differently formatted and programmed our brains.”

“How about my husband, who was born-and-raised in Lebanon but has lived all of his productive life in the US?”

“He is fortunate because his brain has become bicultural, a great advantage.”

“Father, since group brains are biased, opinionated, prejudiced, highly superstitious, and selfishly favor their own at the expense of all other groups—how can we free ourselves from this bondage?”

“Enlightenment is the only way to intellectual freedom, dear. We are our brains, and no matter where we live, we mostly live inside our brains. Therefore, unless we work hard to enlighten our brains, we will remain brain incarcerated.”

“And how do we enlighten our brains?”

“By challenging them, doubting our charged opinions, and vetting our negative thoughts to make sure that we are not thinking with our biases. Enlightenment implies daring to look reality in the face, daring to study the facts before we formulate opinions, daring to think impartially without the allure of emotions, and daring to spend more time trying to disprove our charged opinions than trying to prove them. Wasting our intelligence on finding support for our opinions is the most unintelligent mistake humans make.”

“But challenging our brains is so difficult, Father,” said Judy with perturbed voice.

“Indeed, my dear. No prophet, thus far, has been able to enlighten and emancipate the human group minds, and that’s why history tends to repeat itself.”

“Are you including Jesus among those prophets?”

“Unfortunately, yes,” affirmed Father Ignatius with apologetic tone. “Christianity has splintered into numerous sects, and religious wars continue to cause horrific suffering. Selfish group insanity, a most dangerous manifestation of biased brains, is at the heart of wars, terrorism, and violence in the world.”

Hearing Father Ignatius’s confession brought tears to Judy’s devout Catholic eyes. With a whimpering voice, she asked, “When Jesus taught us to love one another and to love our enemies, was he telling us to shun our group brains and interact as individuals instead?”

“That’s what universal love—the love that transcends all groups—is all about, dear. We are one race on one earth and, if we want to survive, we must interact as kind and responsible members of one global family.”

* * *

Father Ignatius looked at his watch, stood up, walked over to Judy, and gave her a hug. Down the narrow dirt road, we walked in single file, which hindered serious conversation.

“Are you coming to the beach party?” asked Father Ignatius as he opened his car door.

“Yes, Father,” replied Judy with an eager voice.

“Good. I’ll see you at the beach then.”

* * *

Driving home, Judy was silent. The conversation I was expecting to sprout remained un verbalized, but I could almost hear her humming thoughts drone like bees round her dizzy head.

At home, I made a pot of Arabic coffee and as we sipped, sitting on the veranda, she sighed and broke her taciturnity with her exasperated expression, “You Lebanese are something else.”

“What something else are we, darling?”

“I don’t know, but my visit to Lebanon is helping me understand you better.”

“In what way?”

“I can now see your two-group brain at work. Things that I could not understand before are becoming clearer. You do have two brains, you know, and you are 100% Lebanese and 100% American. I now feel the excitement of having married two husbands in one man whereas, poor you, have only married one wife in one woman. I hope you will not grow to find me boring.”

“Never, darling. If I should ever find you boring with my American brain, I would find you exciting with my Lebanese brain, and vice versa.”

Judy smiled, got up, surveyed her image in the large, hanging mirror, and affirmed, “I shall wear my high heels to the seaside wedding reception.”

* * *

At the party, Judy was disappointed. She was hungry to continue her analytical conversation with Father Ignatius but the boisterous decibels bursting from the band precluded meaningful interlocution. She was also surprised when one of the *dabki* dancers left his

arm-in-arm dancing chain, pulled her out of her seat, and inserted her into the foot-stomping line. Despite her protestation, “I don’t know how to dance the *dabki*,” she quickly fell into step and was cheered by the spectating crowd.

* * *

Back home, Judy surprised me with, “I would like to continue my conversation with Father Ignatius. I still have many questions about group brains.”

“Group brains?”

“Yes, the idea of programmed group brains intrigues me.”

“Tomorrow is Sunday. We can attend mass at St. George’s church and spend time with Father after the service.”

“I’ve never been to an Orthodox service before. What is it like?”

“You’ll find out tomorrow.”

* * *

The echoing Byzantine, *a cappella* voices, ancient icons framing the alter, St. George glaring at us while his long spear slays the dragon, the two-thousand-year-old stone walls, and the irregular stone floor, transfixed Judy. Her aspect, wonder-stricken with astonishment, summoned approving nods and smiles from the congregation.

Father Ignatius thrice venerated Judy with his incense censer as he blessed the rows of head-bowed worshipers. When the mass ended, one of the altar boys brought Judy an offering of holy bread and said, “For you from Father.”

We remained behind and waited for the church to empty. Father Ignatius approached us with a dawn smile that glowed between his mustache and beard. “Come see the weeping icon,” he invited, and walked us to the huge stone pillar that supported one of the massive church arches. There, ensconced in a recessed shrine, reclined Virgin Mary’s ancient icon with a candle burning at its base. “See the shining tracks underneath the eyes,” he pointed. “That’s how the Virgin cries.”

“Why does she cry?” asked Judy with feathers in her voice.

“She is lamenting the suffering of humanity. Let’s sit, facing her, on this bench. As we talk, she might grace us with fresh tears.”



BRISSA IN HERMEL: NEBUCHADNEZZAR II STOPOVER

Brissa is a small village in the Qada' of Hermel. What distinguishes it from other Lebanese towns and villages is that it features the tallest Neo-Babylonian inscription in the world, which was engraved by king Nebuchadnezzar II. Brissa residents are Shi'a and from Nassereddine family.

Etymology

There are two possibilities about the origin of this name:

From a Syriac compound name "Bet Rishayta", where "Bet" means the place or location, and "Rishayta" means excellent. Thus, Brissa means the excellent place and location.

It means a flat and extended place.

Location

Brissa village is situated at an altitude of 1,250 m, in a valley leading to Wadi El Cherbine forest in the western side of Hermel city, Qada' of Hermel. It is 160 km from Beirut and 104 km from Zahle and may be reached through the following route: Beirut-Zahle-Baalbeck-Hermel-El Cherbine-Brissa.

Population and Houses

The village has a population of about 200 people residing in 35 houses and belonging to the Shi'a sect.

Voters

The number of registered voters reached 192 in 2000 elections, of whom 125 cast their ballots. It rose to 366 in 2022 elections, with only 270 exercising their voting rights. The voters belong to one family, which is "Nassereddine".

Local Authorities

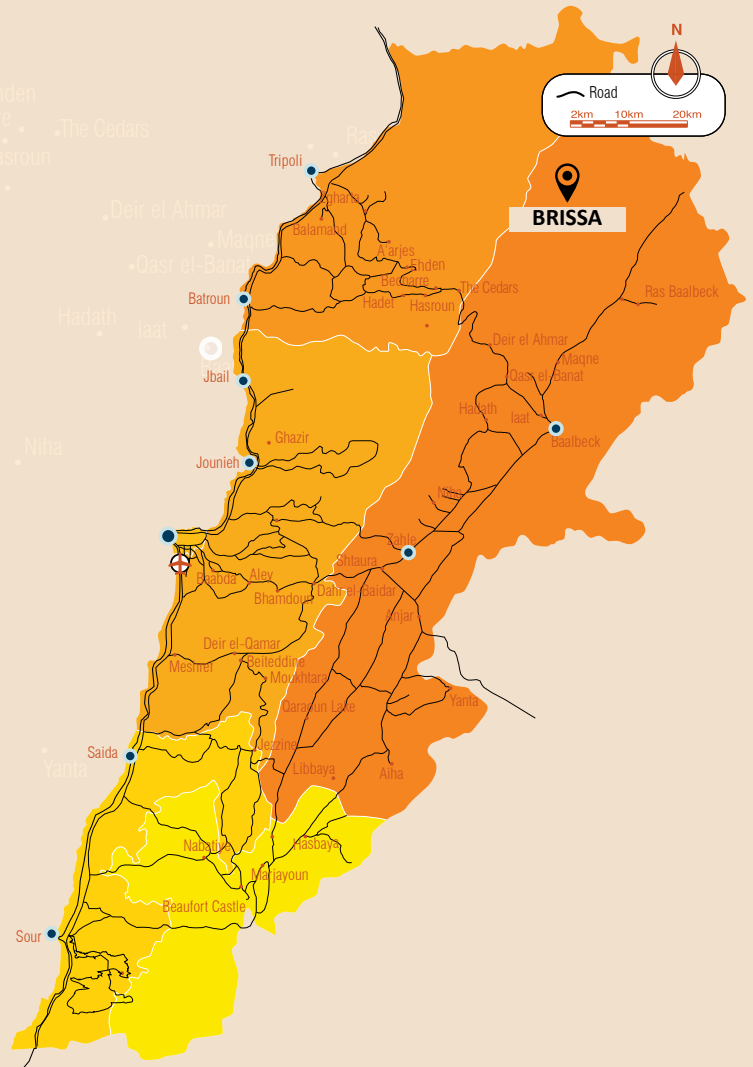
Brissa has a "mukhtar" and an "ikthiyari" council.

Educational Institutions

The village had a public school "Brissa Official Primary School" that was closed a few years ago due to its small number of students who moved to the neighboring villages, namely to al-Cherbine.

Economic Life

Brissa residents rely on agriculture (particularly the cultivation of almonds and cherries) and livestock to secure their livelihoods, in addition to the tourists who visit the village's valley in order to see the inscriptions dating back to the era of King Nebuchadnezzar II of Babylon (627-560 B.C.)



who engraved his name and other Babylonian inscriptions on the village's rocks as a record of his occupation of the region. By some accounts, these inscriptions are considered the tallest in the world for they are composed of 1,400 lines.

BARQ FAMILIES

A “Shiite” Majority in Jbeil

Lightning (Barq) is the light that appears in the sky for a short period of time during winter. From this originates the idiom “at lightning speed” that is used to describe fast things.

Family Members

“Barq” is also the name of Lebanese families whose members total about 600.

Geographical and Sectarian Distribution

According to their place of registration, Barq family members have their origins in several Lebanese towns and village. They belong to different sects and reside in many regions, but the majority are Shi’a and are from Bechtelida and Fidar- Jbeil.

520 Shi’a members in:

- Bechtelida and Fidar (Jbeil): 408
- Gharfine (Jbeil): 32
- Zokak Al Blat (Beirut): 25
- Barich (Sour): 23
- Tayr Felsay (Sour): 22
- Bourj El Barajneh: 10

67 Maronite members in:

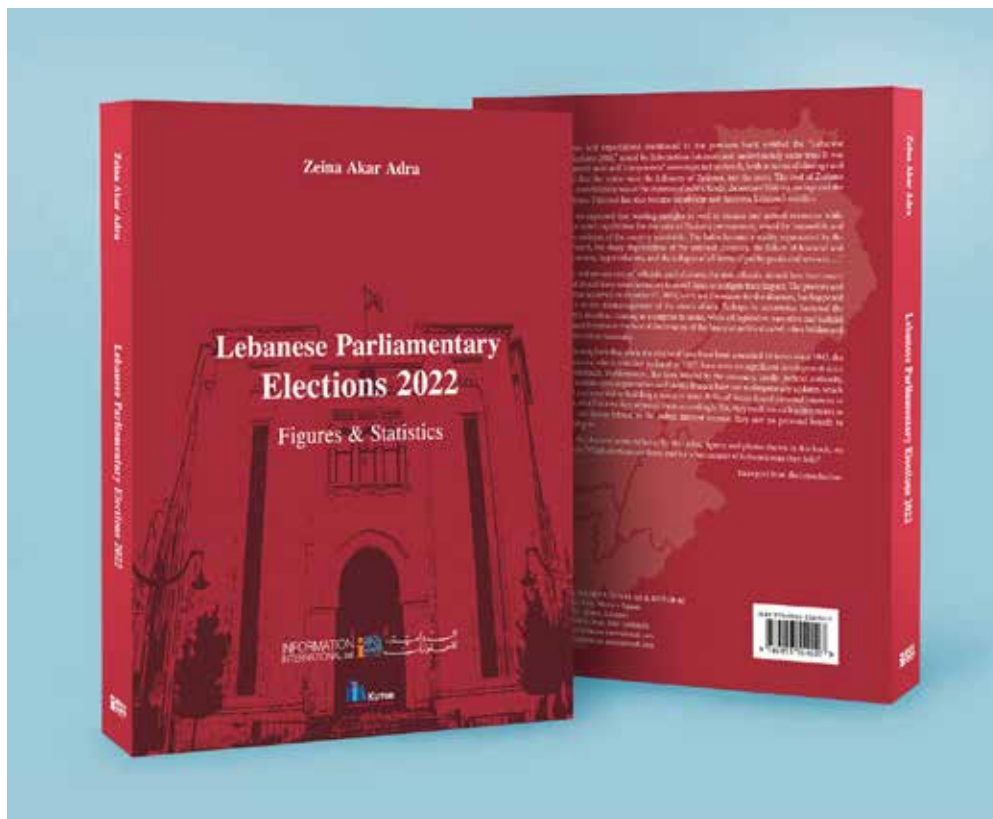
- Jbeil: 39
- Bijdarfel (Batroun): 21
- Kafr (Jbeil): 7

10 Sunni members in Bachoura (Beirut).

LEBANESE PARLIAMENTARY ELECTIONS 2022

FIGURES & STATISTICS

"Information International" and *"KUTUB Ltd."* have recently published, in both English and Arabic, a book entitled *"Lebanese Parliamentary Elections 2022- Figures & Statistics"*. Consisting of 12 chapters, an introduction and a preface, the book details by sect, district and political powers, the number of electors and voters, the election results as well as the voting tendencies in the 15 electoral districts. It is a useful source of reference for readers, researchers, politicians and interested persons for it provides them with deep knowledge of Lebanese election results.



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