# **Central Bank Lebanon Mobile**

Michael D. Sheimo, Andreas Loizou

#### The Bank of Lebanon Abdul-Amir Badrud-Din, 1984

Banking on the State Hicham Safieddine,2019-07-02 In 1943, Lebanon gained its formal political independence from France; only after two more decades did the country finally establish a national central bank. Inaugurated on April 1, 1964, the Banque du Liban (BDL) was billed by Lebanese authorities as the nation's primary symbol of economic sovereignty and as the last step towards full independence. In the local press, it was described as a means of projecting state power and enhancing national pride. Yet the history of its founding—stretching from its Ottoman origins in mid-nineteenth century up until the mid-twentieth—tells a different, more complex story. Banking on the State reveals how the financial foundations of Lebanon were shaped by the history of the standardization of economic practices and financial regimes within the decolonizing world. The system of central banking that emerged was the product of a complex interaction of war, economic policies, international financial regimes, post-colonial state-building, global currents of technocratic knowledge, and private business interests. It served rather than challenged the interests of an oligarchy of local bankers. As Hicham Safieddine shows, the set of arrangements that governed the central bank thus was dictated by dynamics of political power and financial profit more than market forces, national interest or economic sovereignty.

International Encyclopedia of the Stock Market Michael D. Sheimo, Andreas Loizou, 1999 First Published in 1999. Routledge is an imprint of Taylor & Francis, an informa company.

Lebanon-Determinants of Commercial Bank Deposits in a Regional Financial Center Mr.Harald Finger, Mr.Heiko Hesse, 2009-09-01 This paper empirically examines the demand for commercial bank deposits in Lebanon, a regional financial center. With Lebanon's high fiscal deficits financed largely by domestic commercial banks that rely on deposit funding, deposit growth is a key variable to assess government financing conditions. At the macro level, we find that domestic factors such as economic activity, prices, and the interest differential between the Lebanese pound and the U.S. dollar are significant in explaining deposit demand, as are external factors such as advanced economy economic and financial conditions and variables proxying the availability of funds from the Gulf. Impulse response functions and variance decomposition analyses underscore the relative importance of the external variables. At the micro level, we find that in addition, bank-specific variables, such as the perceived riskiness of individual banks, their liquidity buffers, loan exposure, and interest margins, bear a significant influence on the demand for deposits.

Is Mobile Money Part of Money? Understanding the Trends and Measurement Ms. Kazuko Shirono, Esha Chhabra, Ms. Bidisha Das, Ms. Yingjie Fan, Mr. Hector Carcel Villanova, 2021-07 The rapid uptake of mobile money in recent years has generated new data needs and growing interest in understanding its impact on broad money. This paper reviews mobile money trends using mobile money data from the Financial Access Survey (FAS) and examines the statistical treatment of mobile money under the IMF's Monetary and Financial Statistics (MFS) framework. MFS guidance is straightforward in most cases, as many jurisdictions have adopted regulations which ensure that mobile money is captured in the banking system and thus in the calculation of broad money. However, in cases where mobile network operators (MNOs) act as niche financial intermediaries outside the banking regulatory perimeter and are allowed to invest their customer funds in sovereign securities and other permitted assets, mobile money liabilities may remain outside the banking system as well as monetary statistics. In that case, information on mobile money liabilities need to be collected directly from MNOs to account for mobile money as part of broad money.

Lebanon International Monetary Fund, 2012-02-09 Lebanon's credit growth in 2008-10 has been concentrated in trade and services, household loans, and the construction sector. These sectors accounted for almost 80 percent of all new loans extended since 2008. Real estate lending in particular has been increased substantially. On the demand side, a renewal in confidence following an improved political environment in 2008 led to a rebound in economic activity that, together with a real estate boom, fueled credit demand.

Integrity in Mobile Phone Financial Services Pierre-Laurent Chatain, Raul Hernandez-Coss, Kamil Borowik, Andrew Zerzan, 2008-06-10 Governments are challenged to make an innovation-friendly climate while simultaneously ensuring that business development remain sustainable. Criminal use of the technology terrorist financing and money laundering challenges long-run business viability via risk of massive investment flight and public distrust of new players entering the market. Sustainable business models are those that base regulation on a careful risk-based analysis. This study identifies the perceived risks and compares them with the actual level of risk for each category of mobile phone financial services. The comparison reveals that the perceptions do not weigh up to the reality. Based on fieldwork in seven locations where the technology has taken off, this paper finds that providers apply measures that are consistent with international standards to combat money laundering and terrorist financing. It identifies the sometimes non-traditional means the industry uses that both mitigate the risks and are in line with good business practices. Acknowledging that mobile phone financial services are no riskier than other channels, governments are called to treat them as an opportunity to expand access to finance.

Lebanon International Monetary Fund,2004-09-30 This Report on the Interim IMF Staff Visit to Lebanon provides information on economic and policy developments since the Article IV discussions of February-March 2004. It updates the IMF staff's projections, medium-term framework, and related Debt Sustainability Analysis. All available indicators point to a significant acceleration in growth, which is projected to reach 5 percent in 2004. Strong export and tourism receipts and a recovery in construction activity are the driving factors behind the strengthening recovery. A modest acceleration of inflation to about 3 percent is expected in 2004.

Central Banking in Lebanon Antoine Edouard Asseily, 1967

Citizen Hariri Hannes Baumann, 2017-06-01 Rafiq Hariri was Lebanon's Silvio Berlusconi: a 'self-made' billionaire who became prime minister and shaped postwar reconstruction. His assassination in February 2005 almost tipped the country into civil strife. Yet Hariri was neither a militia leader nor from a traditional political family. How did this outsider rise to wield such immense political and economic power? Citizen Hariri shows how the billionaire converted his wealth and close ties to the Saudi monarchy into political power. Hariri is used as a prism to examine how changes in global neoliberalism reshaped Lebanese politics. He initiated urban megaprojects and inflated the banking sector. And having grown rich as a contractor in the Gulf, he turned Lebanon into an outlet for Gulf capital. The concentration of wealth and the restructuring of the postwar Lebanese state were comparable to the effects of neoliberalism elsewhere. But at the same time, Hariri was a deeply Lebanese figure. He had to fend against militia leaders and a hostile Syrian regime. The billionaire outsider eventually came to behave like a traditional Lebanese political patron. Hannes Baumann assesses not only the personal legacy of the man dubbed 'Mr Lebanon' but charts the wider social and economic transformations his rise represented.

Migrant Remittance Flows Jacqueline Irving, Sanket Mohapatra, Dilip Ratha, 2010-03-26 Drawing on the findings from responses to a survey conducted in 2008 09 from 114 central banks worldwide (of which 33 are in Africa), this paper aims to better understand how central banks and other national institutions regulate and collect data and other information on cross-border remittance flows. Findings indicate that, although the vast majority of countries, in both sending and receiving countries, collect data on remittances, and 43 percent of receiving countries estimate informal remittances, there is a need for more frequent and better coordinated data collection, both across national institutions and among different divisions within the same national institution, as well as between countries. Survey results also indicate that many new market entrants transfer activities are unregulated. Countries must take into account new channels and technologies, such as mobile phone service providers, in monitoring remittance flows. It will be important for national regulatory authorities to work closely with mobile telecoms network operators to strike the right regulatory balance, to better understand these new channels associated risks and fully tap their potential for fostering inexpensive, efficient remittance transfer services. The high cost of transfers was cited in the survey as the top factor inhibiting migrants from using formal channels. Many countries, particularly in Africa, have made progress in

rendering exclusivity contracts illegal, which helps increase competitiveness and reduce transfer costs. But further policy reforms and initiatives are needed to address the high costs of remittances. The joint African Development Bank-World Bank Africa Migration Project and G-8 Global Remittances Working Group provided partial funding support for this study.

Governance and Policy Transformations in Central Banking Ahmed, Farhan, Khan, Raza Ali, 2024-02-07 In central banking, the need for effective governance and policy transformations has never been more pressing. Central banks serve as the bedrock of a nation's financial stability, and yet, they face an array of complex challenges in the modern era. The delicate balance between autonomy from government influence and the necessity of adapting to external economic forces has become increasingly elusive. As the world grapples with the aftermath of a global pandemic and persistent economic turbulence, the demand for innovative strategies to safeguard economic and financial stability has reached a crescendo. Central bankers, economists, and policy experts are left grappling with the daunting task of navigating these treacherous waters, in dire need of a compass to guide them toward a resilient future. Governance and Policy Transformations in Central Banking is a groundbreaking book that transcends traditional boundaries to offer a comprehensive solution to the complex challenges faced by central banks worldwide. This book not only diagnoses problems, it also presents a meticulously curated collection of new empirical and theoretical chapters that illuminate the path forward. It is an invaluable resource that empowers central banks with the knowledge and tools necessary for development, governance, and policy transformation.

Sweet's Catalogue of Building Construction ,1913

"Sweet's" Catalogue of Building Construction for the Year 1911 Architectural Record,1913

 $\textbf{Payment Systems in Lebanon} \ , 1999$ 

Sweet's Architectural Catalog File, 1914

<u>Lebanon</u> International Monetary Fund. Monetary and Capital Markets Department,2017-01-24 This paper discusses findings of the assessment of Lebanon's financial system. Lebanon has maintained financial stability for the last quarter century during repeated shocks and challenges. Over time, macroeconomic and financial vulnerabilities have accumulated. Although central bank policies have helped to maintain confidence, fiscal adjustment is needed to reduce risks to financial stability. The banking system has thus far proven resilient to domestic shocks and regional turmoil, but the materialization of severe shocks could expose vulnerabilities. Significant progress has been made to further strengthen Lebanon's financial integrity framework, with some scope for improvement remaining.

<u>Lebanon</u> International Monetary Fund. Middle East and Central Asia Dept.,2017-01-24 This Selected Issues paper analyzes the impact of the Syrian crisis on Lebanon's economy. Output growth in Lebanon has fallen sharply since the onset of the Syrian crisis and is too low to accommodate new job seekers, or to address the needs of Lebanon's more vulnerable population. Moreover, low growth is taking a toll on public debt dynamics, raising the prospect of higher borrowing costs and constrained social and investment spending—both are much needed to improve the quality of public spending and direct it toward more useful and productive uses. The authorities have presented an ambitious proposal to the international community, which centers on a multiyear effort to stimulate growth and employment through a targeted series of investment initiatives.

Monetary Policy and Central Banking in the Middle East and North Africa David Cobham, Ghassan Dibeh, 2009-01-13 This book examines monetary policy, central banking and exchange rate regimes in the Middle East and North Africa. Part I covers central banking and monetary policy, while Part II covers monetary policy and exchange rate regimes. Some chapters focus on the monetary frameworks of particular countries, including Lebanon, Algeria, Syria, Tunisia, Morocco, and Turkey, outlining the different systems operated in each case, considering their successes and failures, and discussing important issues such as government policy, macroeconomic performance, inflation and inflation targeting, central bank independence and the impact of broader political economic developments on the conduct of monetary policy. Other chapters cover thematic issues across the whole region, including: central bank independence, operations of debtor central banks, the effect of exchange rates on inflation, and the effect on countries' trade of alternative exchange rate regimes. Drawing on the insights of scholars and policy-makers, this book is a vital resource for anyone wanting to understand the economies of the Middle East and North Africa.

**Lebanon** International Monetary Fund. Middle East and Central Asia Dept.,2017-01-25 This Selected Issues paper analyzes the impact of the Syrian crisis on Lebanon's economy. Output growth in Lebanon has fallen sharply since the onset of the Syrian crisis and is too low to accommodate new job seekers, or to address the needs of Lebanon's more vulnerable population. Moreover, low growth is taking a toll on public debt dynamics, raising the prospect of higher borrowing costs and constrained social and investment spending—both are much needed to improve the quality of public spending and direct it toward more useful and productive uses. The authorities have presented an ambitious proposal to the international community, which centers on a multiyear effort to stimulate growth and employment through a targeted series of investment initiatives.

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