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On May 4th, 2026, the Central Bank (CB) issued intermediate circular 760 (decision 13814) that amends basic circular 44 (decision 6939) related to the regulatory framework for the capital adequacy of banks operating in Lebanon.

The fourth item in article 10 in the basic circular 44 (decision 6939) states that, at any time, the shortfall of the “Capital Conservation Buffer” below the required 2.5% of the weighted assets, should be re-formed from among the items eligible within the category of common shareholders' equity.

This new intermediate circular allows, exceptionally and temporarily, the “Capital Conservation Buffer” to drop below the 2.5% required ratio in the years 2023, 2024, 2025, and 2026. However, this shortfall should be replenished gradually as per CB’s instructions to be issued at a later stage.

The circular is effective upon issuance and published in the official gazette.

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