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The Central Bank (BDL) issued on August 18th, 2026 basic circular 174 (decision 13836) related to building a depositors' central system.

A "Depositors' Central Office" shall be established within the Banking Directorate of the Central Bank of Lebanon. This office shall manage the central database of depositors and deposits and assign a unique number to each depositor, which shall be used by all banks operating in Lebanon. The Appendix attached to this circular specifies in details the framework of the system as shall be implemented.

All required information, data, and documents should be provided to the "Depositors' Central Office" within the specified deadlines and as per the procedures outlined in the system attached to the circular.

The "Information Technology" department at BDL shall prepare, function, maintain, and develop the information systems and programs required for the implementation of this decision and the attached regulations. It shall also provide the necessary technical support and training to banks, as required.

In case of violation of the provisions of the decision and the attached regulations, violators shall be subject to the administrative penalties specified in Article 208 of the Code of Money and Credit and to the late payment fines stipulated in the applicable laws and regulations. Moreover, violating the provisions of this basic decision also constitutes a crime under Article 770 of the Penalty Code. BDL shall have the right to prosecute any violating institution before the competent judicial authority.

The Central Bank of Lebanon shall issue, as needed, the necessary implementing instructions and decisions to implement the provisions of this decision and the regulations attached thereto.

This decision shall be applied upon the issuance of the implementation regulations and it shall be published in the Official Gazette.

**For your Queries:
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