

Consolidated Financial Highlights*

IN LEBANESE POUNDS

AT END-DECEMBER 2025

- While banking sector reforms remain pending and the financial crisis continues to impose constraints on the operating environment, Bank Audi maintained its commitment to supporting the national economy and continued to serve its individual and corporate clients through a broad range of banking products and services.
- **The Bank contributed actively to the country's recovery and growth by extending new loans to approximately 4,700 individual and corporate clients in Lebanon, supporting both economic activity and individual needs.**
- **Reaching nearly 200,000 digital users through its comprehensive and innovative digital offering, including the NEO by Bank Audi platform and card solutions, supporting broader customer access, electronic financial transactions, and reduced reliance on cash.**
- **Bank Audi reported consolidated net profits of USD 83 million in 2025, with broadly balanced contributions from its operations in Lebanon and abroad. This result was achieved after prudently allocating all profits generated in local Dollars, together with part of the operating profits generated in Fresh USD to provisions for risks and charges.**
- **Strengthening resilience through sustained earning capacity and prudent provisioning, reinforcing the capital base in anticipation of sector restructuring and the financial gap resolution framework.**



* *Disclaimer: the figures below were published to comply with regulatory publishing requirements for listed banks operating in Lebanon. They should not be relied upon for decision-making, and they should be read in conjunction with the full set of financial statements and related disclosures as published on the Bank's website (please refer to the 2025 Annual Report).*

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (AUDITED)

	31/12/2025 LBP Million	31/12/2024 LBP Million
ASSETS		
Cash and balances with central banks	869,316,542	865,064,542
Due from banks and financial institutions	152,280,288	149,978,644
Derivative financial instruments	1,522,753	1,134,384
Shares and participations at fair value through profit or loss	1,265,873	1,670,267
Debt instruments and other similar financial assets at fair value through profit or loss	29,202,104	10,929,075
Shares and participations at fair value through other comprehensive income	12,520,120	11,994,018
Debt instruments and other similar financial assets at fair value through other comprehensive income	29,867,524	18,522,044
Net loans and advances to customers at amortised cost	101,870,641	85,796,399
Net loans and advances to related parties at amortised cost ⁽¹⁾	198,255	361,848
Debtors by acceptances	791,633	635,460
Debt instruments classified at amortised cost ⁽²⁾	113,033,994	112,572,327
Property and equipment and right-of-use assets	25,624,039	25,043,036
Intangible assets	614,791	435,312
Assets taken in settlement of debts	4,852,019	5,019,955
Assets held for sale	-	200,628,451
Other assets	7,329,737	6,506,932
Goodwill	3,145,119	2,748,350
TOTAL ASSETS	1,353,435,432	1,499,041,044

⁽¹⁾ Loans granted to related parties against cash collateral amounted to LBP 87 billion.

⁽²⁾ Includes an amount of LBP 915 billion with risk ceded to customers.

	31/12/2025 LBP Million	31/12/2024 LBP Million
OFF-BALANCE SHEET		
Financing commitments		
Financing commitments given to banks and financial institutions	8,797,883	11,182,913
Financing commitments given to customers	19,083,645	29,814,859
Bank guarantees		
Guarantees given to banks and financial institutions	439,219	410,253
Guarantees received from banks and financial institutions	439,025	668,095
Guarantees given to customers	17,958,422	21,441,932
Guarantees received from customers	350,582,293	289,407,034
Foreign currencies forwards		
Foreign currencies to receive	60,797,189	20,429,496
Foreign currencies to deliver	60,267,086	20,398,759
Commitments on term financial instruments	20,686,633	12,652,328
Fiduciary accounts	102,306,550	88,097,152
Under specific instructions	102,178,139	87,774,206
Under discretionary investments	128,411	322,946
Assets under management	639,858,924	617,862,294
Mutual funds	2,407,979	2,373,183
Bad debts written off during the year	-	579,796

	31/12/2025 LBP Million	31/12/2024 LBP Million
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Due to central banks	2,429,270	2,823,868
Due to banks and financial institutions and repurchase agreements	13,345,457	23,538,927
Derivative financial instruments	1,144,106	1,114,034
Customers' deposits	1,152,575,994	1,107,716,259
Deposits from related parties	1,417,033	3,537,330
Engagements by acceptances	791,633	635,460
Other liabilities	16,072,067	21,773,366
Provisions for risks and charges	51,429,771	39,063,741
Subordinated loans and similar debts	10,529,667	23,953,218
Liabilities related to assets held for sale	-	181,916,730
TOTAL LIABILITIES	1,249,734,998	1,406,072,933
Shareholders' equity - Group share		
Share capital - common shares	982,859	982,859
Share capital - preferred shares	10,020	10,020
Issue premium - common shares	902,290	902,290
Issue premium - preferred shares	894,480	894,480
Share capital and cash contribution to capital	72,586	72,586
Non-distributable reserves	2,709,900	2,588,375
Distributable reserves	43,453	35,995
Treasury shares	(7,246)	(8,392)
Retained earnings (Accumulated losses)	4,417,868	(4,965,220)
Revaluation reserve of real estate	26,937,937	26,513,396
Other components of equity	6,881,715	6,091,591
Foreign currency translation reserves	52,418,302	47,281,624
Reserves related to assets held for sale	-	9,013,806
Result of the period	7,430,212	212,471
Shareholders' equity - Group share	103,694,376	89,625,881
Non-controlling interests	6,058	3,342,230
TOTAL SHAREHOLDERS' EQUITY	103,700,434	92,968,111
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,353,435,432	1,499,041,044



CONSOLIDATED INCOME STATEMENT (AUDITED)

	31/12/2025 <i>LBP Million</i>	31/12/2024 <i>LBP Million</i>
Interest and similar income	21,024,240	23,099,349
Less: tax on interest income	(511,852)	(556,945)
Interest and similar income, net of tax	20,512,388	22,542,404
Interest and similar expense	(1,969,208)	(3,052,349)
Net interest margin	18,543,180	19,490,055
Fee and commission income	12,580,193	11,297,134
Fee and commission expense	(1,907,660)	(1,320,019)
Net fee and commission	10,672,533	9,977,115
Net trading (loss) gain	(5,087,329)	10,238,092
Net gain on financial investments	17,180,853	196,541
Other operating income	219,676	842,133
Total operating income	41,528,913	40,743,936
Net (Impairment loss) recovery on financial assets	(138,695)	1,173,473
Net operating income	41,390,218	41,917,409
Personnel expenses	(10,440,602)	(9,145,621)
Other operating expenses	(21,583,932)	(29,206,617)
Depreciation of property and equipment and right-of-use assets	(848,700)	(708,410)
Amortisation of intangible assets	(244,279)	(125,099)
Total operating expenses	(33,117,513)	(39,185,747)
Operating profit	8,272,705	2,731,662
Net gain (loss) on disposal of fixed assets	62,936	(605)
Profit before tax	8,335,641	2,731,057
Income tax	(1,133,511)	(2,055,451)
Profit after tax	7,202,130	675,606
Result of discontinued operations, net of tax	202,603	(673,893)
Profit for the year	7,404,733	1,713
Non-controlling interest	(25,479)	(210,758)
Equity holders of the parent	7,430,212	212,471
Basic and diluted earnings per share LBP	12,649	362
Basic and diluted earnings per share from continuing operations LBP	12,260	1,151
Basic and diluted earnings (loss) per share from discontinued operations LBP	389	(789)

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