Bank Audi

2026

Consolidated Financial Highlights*

IN LEBANESE POUNDS

AT END-JUNE 2026

- **Sustained performance under exceptional conditions:** Maintaining positive operating performance despite the repercussions of the war and the economic, legislative and regulatory uncertainties associated with the adoption of the Financial Stabilization and Deposits Repayment Law addressing the financial gap.
- **Continued commitment to supporting the national economy**: Bank Audi reaffirms its commitment, within available means, to its policy of serving the national economy, while preserving its financial position.
- **Cautious and selective resumption of financing:** Continuing to extend new facilities selectively, while maintaining stringent credit standards in line with prevailing risk levels.
- **Accelerating the digital transformation journey:** Continuing to develop the neo platform and digital products to support growth in the customer base and promote non-cash financial intermediation in the country.
- **Recurring operating profitability:** Achieving recurring net profits of around US$45 million during the first half of 2026.
- **Preserving financial standing as a key priority**: Maintaining a conservative approach to liquidity and risk management, while the sustained earning capacity reinforce the capital base in anticipation of sector restructuring and the Financial Stabilization and Deposits Repayment Law.

**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 (UNAUDITED)

ASSETS	30/6/2026 LBP Million	31/12/2025 LBP Million
Cash and balances with central banks	804,637,704	869,316,542
Due from banks and financial institutions	167,429,627	152,280,288
Derivative financial instruments	2,512,872	1,522,753
Shares and participations at fair value through profit or loss	1,511,896	1,265,873
Debt instruments and other similar financial assets at fair value through profit or loss	30,335,256	29,202,104
Shares and participations at fair value through other comprehensive income	12,621,705	12,520,120
Debt instruments and other similar financial assets at fair value through other comprehensive income	35,923,593	29,867,524
Net loans and advances to customers at amortised cost	95,662,297	101,870,641
Net loans and advances to related parties at amortised cost[1]	69,731	198,255
Debtors by acceptances	521,754	791,633
Debt instruments classified at amortised cost[2]	118,639,342	113,033,994
Property and equipment and right-of-use assets	22,734,648	25,624,039
Intangible assets	557,542	614,791
Assets taken in settlement of debts	3,882,349	4,852,019
Other assets	8,211,426	7,329,737
Goodwill	3,061,761	3,145,119
TOTAL ASSETS	1,308,313,503	1,353,435,432

[1] Loans granted to related parties against cash collateral amounted to LBP 87 billion.
[2] Includes an amount of LBP 902 billion with risk ceded to customers.

OFF-BALANCE SHEET	30/6/2026 LBP Million	31/12/2025 LBP Million
Financing commitments		
Financing commitments given to banks and financial institutions	5,310,915	8,797,883
Financing commitments given to customers	17,015,285	19,083,645
Bank guarantees		
Guarantees given to banks and financial institutions	762,429	439,219
Guarantees received from banks and financial institutions	394,180	439,025
Guarantees given to customers	17,743,442	17,958,422
Guarantees received from customers	371,020,875	350,582,293
Foreign currencies forwards		
Foreign currencies to receive	31,487,514	60,797,189
Foreign currencies to deliver	31,711,028	60,267,086
Commitments on term financial instruments	**46,332,397**	20,686,633
Fiduciary accounts	**97,341,454**	102,306,550
Under specific instructions	96,534,384	102,178,139
Under discretionary investments	807,070	128,411
Assets under management	**652,231,804**	639,858,924
Mutual funds	**4,154,185**	2,407,979
Bad debts written off during the year	-	-

LIABILITIES AND SHAREHOLDERS' EQUITY	30/6/2026 LBP Million	31/12/2025 LBP Million
LIABILITIES		
Due to central banks	2,337,956	2,429,270
Due to banks and financial institutions and repurchase agreements	12,000,181	13,345,457
Derivative financial instruments	2,580,507	1,144,106
Customers' deposits	1,108,319,803	1,152,575,994
Deposits from related parties	1,366,979	1,417,033
Engagements by acceptances	521,754	791,633
Other liabilities	16,455,763	16,072,067
Provisions for risks and charges	51,345,062	51,429,771
Subordinated loans and similar debts	10,535,268	10,529,667
TOTAL LIABILITIES	1,205,463,273	1,249,734,998
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	2,889,487	2,709,900
Distributable reserves	43,453	43,453
Treasury shares	(7,246)	(7,246)
Retained earnings	11,607,257	4,417,868
Revaluation reserve of real estate	23,592,969	26,937,937
Other components of equity	6,660,062	6,881,715
Foreign currency translation reserves	51,131,639	52,418,302
Result of the period	4,064,253	7,430,212
Shareholders' equity - Group share	**102,844,109**	103,694,376
Non-controlling interests	**6,121**	6,058
TOTAL SHAREHOLDERS' EQUITY	102,850,230	103,700,434
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,308,313,503	1,353,435,432

CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	30/6/2026 *LBP Million*	30/6/2025 *LBP Million*
Interest and similar income	8,179,965	10,556,291
Less: tax on interest income	(114,870)	(257,944)
Interest and similar income, net of tax	8,065,095	10,298,347
Interest and similar expense	(857,020)	(1,003,839)
Net interest margin	**7,208,075**	9,294,508
Fee and commission income	6,455,642	5,895,737
Fee and commission expense	(1,246,310)	(874,972)
Net fee and commission	**5,209,332**	5,020,765
Net trading gain (loss)	605,235	(9,493,151)
Net gain on financial investments	54,897	17,155,259
Other operating income	727,998	142,779
Total operating income	**13,805,537**	22,120,160
Net recovery on financial assets	461,689	145,258
Net operating income	**14,267,226**	22,265,418
Personnel expenses	(5,262,491)	(4,801,378)
Other operating expenses	(3,632,480)	(10,572,310)
Depreciation of property and equipment and right-of-use assets	(399,376)	(378,417)
Amortisation of intangible assets	(167,061)	(86,902)
Total operating expenses	**(9,461,408)**	(15,839,007)
Operating profit	**4,805,818**	6,426,411
Net (loss) gain on disposal of fixed assets	(2,066)	58,468
Profit before tax	**4,803,752**	6,484,879
Income tax	(739,429)	(986,770)
Profit after tax	**4,064,323**	5,498,109
Result of discontinued operations, net of tax	-	202,603
Profit for the period	**4,064,323**	5,700,712
Non-controlling interest	**70**	(25,591)
Equity holders of the parent	**4,064,253**	5,726,303
Basic and diluted earnings per share LBP	**6,918**	9,730
Basic and diluted earnings per share from continuing operations LBP	**6,918**	9,342
Basic and diluted earnings per share from discontinued operations LBP	-	388

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