


Consolidated Financial Highlights*

IN LEBANESE POUNDS

AT END-MARCH 2026

- While the outlook in Lebanon remains contingent on security developments and the war repercussions, Bank Audi remains committed—within the limits of prudent risk management and available means—to supporting the national economy, while preserving the strength and resilience of its financial position.
- **Bank Audi continued to support economic sectors and individual customers through the selective extension of new lending facilities**, albeit at a more measured pace than in the previous year, in light of slower economic activity and heightened risk levels, necessitating more stringent credit standards.
- **The Bank further expanded and strengthened its digital offering through the “neo” platform and enhanced credit card products**, enabling customers to conduct banking transactions with greater ease, flexibility, and convenience, while continuing to promote cashless banking and grow its user base.
- **Bank Audi maintained its conservative approach to liquidity and risk management**, sustaining liquidity ratios above regulatory requirements.
- **Bank Audi reported consolidated net profits of USD 19.4 million for the first quarter of 2026**, while continuing to allocate a portion of operating income toward provisions for risks and charges.



*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)

	31/3/2026 LBP Million	31/12/2025 LBP Million
ASSETS		
Cash and balances with central banks	826,334,737	869,316,542
Due from banks and financial institutions	176,441,223	152,280,288
Derivative financial instruments	2,409,358	1,522,753
Shares and participations at fair value through profit or loss	1,457,390	1,265,873
Debt instruments and other similar financial assets at fair value through profit or loss	23,586,283	29,202,104
Shares and participations at fair value through other comprehensive income	10,893,599	12,520,120
Debt instruments and other similar financial assets at fair value through other comprehensive income	32,247,990	29,867,524
Net loans and advances to customers at amortised cost	97,812,108	101,870,641
Net loans and advances to related parties at amortised cost ⁽¹⁾	103,346	198,255
Debtors by acceptances	438,207	791,633
Debt instruments classified at amortised cost ⁽²⁾	108,632,142	113,033,994
Property and equipment and right-of-use assets	25,376,695	25,624,039
Intangible assets	570,073	614,791
Assets taken in settlement of debts	4,852,019	4,852,019
Other assets	8,655,704	7,329,737
Goodwill	3,099,016	3,145,119

TOTAL ASSETS	1,322,909,890	1,353,435,432
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⁽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.

	31/3/2026 LBP Million	31/12/2025 LBP Million
OFF-BALANCE SHEET		
Financing commitments		
Financing commitments given to banks and financial institutions	5,988,807	8,797,883
Financing commitments given to customers	20,255,828	19,083,645
Bank guarantees		
Guarantees given to banks and financial institutions	428,101	439,219
Guarantees received from banks and financial institutions	394,180	439,025
Guarantees given to customers	17,694,763	17,958,422
Guarantees received from customers	396,054,432	350,582,293
Foreign currencies forwards		
Foreign currencies to receive	64,924,918	60,797,189
Foreign currencies to deliver	64,786,800	60,267,086
Commitments on term financial instruments	39,232,535	20,686,633
Fiduciary accounts	104,338,228	102,306,550
Under specific instructions	103,897,775	102,178,139
Under discretionary investments	440,453	128,411
Assets under management	666,916,034	639,858,924
Mutual funds	3,761,209	2,407,979
Bad debts written off during the year	-	-

	31/3/2026 LBP Million	31/12/2025 LBP Million
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Due to central banks	2,401,998	2,429,270
Due to banks and financial institutions and repurchase agreements	9,903,554	13,345,457
Derivative financial instruments	2,354,597	1,144,106
Customers' deposits	1,128,522,641	1,152,575,994
Deposits from related parties	1,289,440	1,417,033
Engagements by acceptances	438,207	791,633
Other liabilities	14,956,906	16,072,067
Provisions for risks and charges	49,525,906	51,429,771
Subordinated loans and similar debts	10,535,284	10,529,667
TOTAL LIABILITIES	1,219,928,533	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	2,709,900	2,709,900
Distributable reserves	43,453	43,453
Treasury shares	(7,246)	(7,246)
Retained earnings	11,848,081	4,417,868
Revaluation reserve of real estate	26,923,695	26,937,937
Other components of equity	5,288,969	6,881,715
Foreign currency translation reserves	51,570,534	52,418,302
Result of the period	1,735,647	7,430,212
Shareholders' equity - Group share	102,975,268	103,694,376
Non-controlling interests	6,089	6,058

TOTAL SHAREHOLDERS' EQUITY	102,981,357	103,700,434
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TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,322,909,890	1,353,435,432
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CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	31/3/2026 <i>LBP Million</i>	31/3/2025 <i>LBP Million</i>
Interest and similar income	4,080,140	5,238,057
Less: tax on interest income	(59,251)	(132,172)
Interest and similar income, net of tax	4,020,889	5,105,885
Interest and similar expense	(436,503)	(541,067)
Net interest margin	3,584,386	4,564,818
Fee and commission income	3,449,784	2,908,055
Fee and commission expense	(617,091)	(448,709)
Net fee and commission	2,832,693	2,459,346
Net trading (loss) gain	(726,372)	4,210,623
Net (loss) gain on financial investments	(2,713)	-
Other operating income	1,089,333	13,180
Total operating income	6,777,327	11,247,967
Net (Impairment loss) recovery on financial assets	(52,322)	1,369
Net operating income	6,725,005	11,249,336
Personnel expenses	(2,642,731)	(2,257,581)
Other operating expenses	(1,799,442)	(8,432,809)
Depreciation of property and equipment and right-of-use assets	(199,523)	(185,030)
Amortisation of intangible assets	(87,638)	(40,662)
Total operating expenses	(4,729,334)	(10,916,082)
Operating profit	1,995,671	333,254
Net (loss) gain on disposal of fixed assets	(2,385)	58,352
Profit before tax	1,993,286	391,606
Income tax	(257,602)	(239,720)
Profit after tax	1,735,684	151,886
Result of discontinued operations, net of tax	-	(151,856)
Profit for the period	1,735,684	30
Non-controlling interest	37	31
Equity holders of the parent	1,735,647	(1)
Basic and diluted earnings per share LBP	2,954	-
Basic and diluted earnings per share from continuing operations LBP	2,954	259
Basic and diluted earnings (loss) per share from discontinued operations LBP	-	(259)

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