Bank Audi

2026

Consolidated Financial Highlights*

IN LEBANESE POUNDS

AT END-SEPTEMBER 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 expected 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$64 million during the nine months 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	30/9/2026 *LBP Million*	31/12/2025 *LBP Million*
Cash and balances with central banks	812,396,540	869,316,542
Due from banks and financial institutions	156,918,793	152,280,288
Derivative financial instruments	1,565,682	1,522,753
Shares and participations at fair value through profit or loss	1,467,649	1,265,873
Debt instruments and other similar financial assets at fair value through profit or loss	33,865,062	29,202,104
Shares and participations at fair value through other comprehensive income	8,864,029	12,520,120
Debt instruments and other similar financial assets at fair value through other comprehensive income	35,922,019	29,867,524
Net loans and advances to customers at amortised cost	101,090,848	101,870,641
Net loans and advances to related parties at amortised cost[1]	92,916	198,255
Debtors by acceptances	1,052,343	791,633
Debt instruments classified at amortised cost[2]	105,008,284	113,033,994
Property and equipment and right-of-use assets	22,437,648	25,624,039
Intangible assets	623,048	614,791
Assets taken in settlement of debts	3,882,349	4,852,019
Other assets	7,681,042	7,329,737
Goodwill	2,973,750	3,145,119
TOTAL ASSETS	**1,295,842,002**	1,353,435,432

[1] Loans granted to related parties against cash collateral amounted to LBP 88 billion.
[2] Includes an amount of LBP 894 billion with risk ceded to customers.

OFF-BALANCE SHEET	30/9/2026 *LBP Million*	31/12/2025 *LBP Million*
Financing commitments		
Financing commitments given to banks and financial institutions	2,888,351	8,797,883
Financing commitments given to customers	16,669,417	19,083,645
Bank guarantees		
Guarantees given to banks and financial institutions	981,428	439,219
Guarantees received from banks and financial institutions	394,180	439,025
Guarantees given to customers	17,263,015	17,958,422
Guarantees received from customers	374,165,857	350,582,293
Foreign currencies forwards		
Foreign currencies to receive	11,235,707	60,797,189
Foreign currencies to deliver	11,317,149	60,267,086
Commitments on term financial instruments	**47,254,758**	20,686,633
Fiduciary accounts	**97,620,878**	102,306,550
Under specific instructions	96,950,721	102,178,139
Under discretionary investments	670,157	128,411
Assets under management	**621,826,984**	639,858,924
Mutual funds	**4,020,436**	2,407,979
Bad debts written off during the year	**1,558,609**	-

LIABILITIES AND SHAREHOLDERS' EQUITY	30/9/2026 *LBP Million*	31/12/2025 *LBP Million*
LIABILITIES		
Due to central banks	2,324,602	2,429,270
Due to banks and financial institutions and repurchase agreements	10,148,660	13,345,457
Derivative financial instruments	1,659,087	1,144,106
Customers' deposits	1,102,031,245	1,152,575,994
Deposits from related parties	1,296,470	1,417,033
Engagements by acceptances	1,052,343	791,633
Other liabilities	15,064,735	16,072,067
Provisions for risks and charges	51,617,442	51,429,771
Subordinated loans and similar debts	10,535,268	10,529,667
TOTAL LIABILITIES	**1,195,729,852**	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	11,607,538	4,417,868
Revaluation reserve of real estate	23,555,530	26,937,937
Other components of equity	3,156,329	6,881,715
Foreign currency translation reserves	50,255,465	52,418,302
Result of the period	5,743,357	7,430,212
Shareholders' equity - Group share	**100,106,148**	103,694,376
Non-controlling interests	**6,002**	6,058
TOTAL SHAREHOLDERS' EQUITY	**100,112,150**	103,700,434
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**1,295,842,002**	1,353,435,432

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CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	30/9/2026 *LBP Million*	30/9/2025 *LBP Million*
Interest and similar income	12,572,836	15,843,433
Less: tax on interest income	(169,414)	(385,120)
Interest and similar income, net of tax	12,403,422	15,458,313
Interest and similar expense	(1,282,362)	(1,499,717)
Net interest margin	**11,121,060**	13,958,596
Fee and commission income	9,650,446	9,179,929
Fee and commission expense	(1,943,035)	(1,434,796)
Net fee and commission	**7,707,411**	7,745,133
Net trading gain (loss)	578,500	(7,436,922)
Net gain on financial investments	88,052	17,180,237
Other operating income	604,942	121,097
Total operating income	**20,099,965**	31,568,141
Net recovery (Impairment loss) on financial assets	815,907	(299,376)
Net operating income	**20,915,872**	31,268,765
Personnel expenses	(8,024,211)	(7,396,006)
Other operating expenses	(5,301,664)	(13,699,538)
Depreciation of property and equipment and right-of-use assets	(658,657)	(575,100)
Amortisation of intangible assets	(209,335)	(139,581)
Total operating expenses	**(14,193,867)**	(21,810,225)
Operating profit	**6,722,005**	9,458,540
Net (loss) gain on disposal of fixed assets	(2,054)	58,639
Profit before tax	**6,719,951**	9,517,179
Income tax	(976,443)	(1,209,248)
Profit after tax	**5,743,508**	8,307,931
Result of discontinued operations, net of tax	-	202,603
Profit for the period	**5,743,508**	8,510,534
Non-controlling interest	**151**	(25,506)
Equity holders of the parent	**5,743,357**	8,536,040
Basic and diluted earnings per share LBP	**9,775**	14,533
Basic and diluted earnings per share from continuing operations LBP	**9,775**	14,144
Basic and diluted earnings per share from discontinued operations LBP	**-**	389

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