

CONSOLIDATED AUDITED BALANCE SHEET AS AT DECEMBER 31, 2025

CAPITAL 119,671,674,000 | C.R.B 13187 | LIST OF BANKS NO.75

BOARD OF DIRECTORS

Salim G. Sfeir - Chairman General Manager
Adib S. Millet - Vice Chairman
FSHN Limited - Member Rep. by Fawaz Naboulsi
Rached Bin Saad Al Rached - Member
Antoine Wakim - Member
Krikor Sadikian - Member
Ramzi Saliba - Member
Pierre Gaspard - Member
Sarkis Nassif - Member

AUDITORS

Sarkis Sakr & Partners
and DFK Fiduciaire du Moyen-Orient

HEAD OFFICE

Foch Street, Beirut Central District,
Bank of Beirut sal Bldg.
Tel.: +961 1 972972 , 39 Branches throughout Lebanon

Bank of Beirut (U.K.) Ltd (Subsidiary)
London, England (U.K.),
Tel.: +44 20 74938342/6

Bank of Beirut sal - Oman Branch
Muscat - Sultanate of Oman,
Tel.: +968 24697269-24696281-24696294

Bank of Sydney LTD - Australia
Level 4, 219-223 Castlereagh Street Sydney NSW 2000
Tel.: +61 2 8262 9191

Representative Office in Nigeria
Lagos, Nigeria
Tel.: +234 1 7903660

ASSETS

31/12/2025

31/12/2024
Restated

(In Millions of LBP)

(In Millions of LBP)

	31/12/2025	31/12/2024 Restated
Cash and deposits at central banks	407,969,493	416,150,762
Deposits with banks and financial institutions	46,213,895	48,507,230
Financial assets at fair value through profit or loss	33,309,575	14,842,316
Loans to banks	8,942,785	6,683,434
Loans and advances to customers	190,542,547	174,893,209
Loans and advances to related parties	1,661,391	1,610,959
Investment securities at fair value through other comprehensive income	367,994	40,693
Investment securities at amortized cost	67,378,478	66,766,444
Customers' liability under acceptances	433,341	244,559
Investments in associates	41,051	28,608
Assets acquired in satisfaction of loans	4,215,858	4,673,484
Property and equipment	12,327,189	12,455,646
Goodwill	452	452
Right-of-use assets	491,850	562,735
Other assets	4,851,222	4,051,559
TOTAL ASSETS	778,747,121	751,512,090

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LIABILITIES

	31/12/2025	31/12/2024 Restated
	(In Millions of LBP)	(In Millions of LBP)
Deposits from banks and financial institutions	41,180,856	38,767,220
Deposits from customers	639,692,408	621,144,144
Deposits from related parties	7,983,266	8,526,681
Liabilities under acceptance	434,155	246,222
Other borrowings	3,802,914	545,737
Certificates of deposit	38,126	34,145
Lease liability	501,113	554,527
Other liabilities	14,663,514	11,985,199
Provisions	7,317,132	8,851,970
TOTAL LIABILITIES	715,613,484	690,655,845

EQUITY

	31/12/2025	31/12/2024 Restated
	(In Millions of LBP)	(In Millions of LBP)
Common share capital	89,055	89,055
Share premiums	143,800	143,800
Preferred shares	844,125	844,125
Shareholders' cash contribution to capital	1,403,269	1,403,269
Reserves	1,115,598	1,013,876
Revaluation surplus	10,193,723	10,193,723
Foreign currency translation reserve	50,061,934	48,040,208
Investment revaluation reserve	145,434	27,961
Treasury shares	(5,469)	(5,469)
Accumulated losses	(1,078,280)	(1,035,271)
Profit for the year	141,935	81,911
Equity attributable to the equity holders of the Bank	63,055,124	60,797,188
Non-controlling interests	78,513	59,057
TOTAL EQUITY	63,133,637	60,856,245
TOTAL LIABILITIES & EQUITY	778,747,121	751,512,090

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OFF BALANCE SHEET

31/12/2025

31/12/2024

(In Millions of LBP)

(In Millions of LBP)

Financing commitments

Financing commitments given to banks & financial institutions

Financing commitments received from banks & financial institutions

Guarantees

Guarantees given to banks & financial institutions

Guarantees given to customers

Guarantees received from customers

Foreign currencies forwards

Foreign currencies to be received

Foreign currencies to be delivered

Commitments on term financial instruments

Fiduciary assets

Subject to specific instructions

Assets under management

Mutual funds

Bad debts written-off

1,735,706

160,212

1,575,494

225,584,448

273,718

12,755,941

212,554,789

(7,892)

5,060,561

(5,068,453)

-

1,525,073

1,525,073

46,725,360

4,837,845

2,404,815

6,412,351

6,200,146

212,205

266,188,842

273,718

13,161,203

252,753,921

10,431

1,053,018

(1,042,587)

430,030

1,429,325

1,429,325

46,799,681

4,081,777

2,404,188

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STATEMENT OF PROFIT AND LOSS

2025

2024

(In Millions of LBP)

(In Millions of LBP)

Interest income	18,404,542	19,781,013
Less: tax on interest	(246,308)	(284,533)
Interest income, net of tax	18,158,234	19,496,480
Interest expense	(8,856,248)	(8,948,115)
Net interest income	9,301,986	10,548,365
Fee and commission income	6,285,553	6,102,056
Fee and commission expense	(1,360,759)	(1,148,919)
Net fee and commission income	4,924,794	4,953,137
Net gain on financial assets at fair value through profit or loss	7,649,572	6,084,563
Gain /(loss) on derecognition of financial assets at amortized cost	24	(16,924)
Other operating (loss)/income (net)	(6,186,834)	4,725,763
Net financial revenues	15,689,542	26,294,904
Allowance for expected credit losses (net)	(4,834,430)	(6,397,227)
Write-back of other provisions/ (other provisions) (net)	1,117,640	(5,948,711)
Net financial revenues after impairment charges	11,972,752	13,948,966
Staff cost	(5,164,480)	(5,537,640)
General and administrative expenses	(5,402,396)	(4,638,488)
Depreciation and amortization	(928,213)	(855,687)
Profit before income tax	477,663	2,917,151
Income tax expense	(275,545)	(2,524,221)
Deferred tax on undistributed profit	(43,262)	(285,097)
Profit for the year	158,856	107,833
Attributable to:		
Equity holders of the Bank	141,935	81,911
Non-controlling interests	16,921	25,922
Basic earnings per common share in LBP	2,334	1,347
Diluted earnings per common share in LBP	2,334	1,347