CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

CAPITAL LBP 689,113,198,400 FULLY PAID,
TOTAL EQUITY LBP 79,053,740,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

ASSETS
As at 31 March 2026 (LBP millions)

	31-Mar-26 Unaudited	31-Dec-25 Unaudited
Cash and balances with central banks	795,670,262	808,614,879
Due from banks and financial institutions	75,894,321	74,423,451
Loans to banks and financial institutions and reverse repurchase agreements	7,980,234	11,265,072
Derivative financial instruments	47,672	23,692
Financial assets at fair value through profit or loss	24,578,865	25,290,955
Net loans and advances to customers at amortized cost	41,654,341	44,706,198
Net loans and advances to related parties at amortized cost	189,422	137,140
Debtors by acceptances	1,227,811	2,404,282
Financial assets held at amortized cost	6,383,612	4,935,021
Financial assets held at fair value through other comprehensive income	12,237,849	10,730,854
Property, equipment and right-of-use assets	16,669,971	16,414,771
Intangible assets	750,720	875,537
Assets taken in settlement of debt	4,396,495	4,396,293
Other assets	2,879,258	3,743,755
TOTAL ASSETS	**990,560,833**	**1,007,961,900**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

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C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

LIABILITIES AND EQUITY
As at 31 March 2026 (LBP millions)

LIABILITIES	31-Mar-26 Unaudited	31-Dec-25 Unaudited
Due to central banks	456,819	501,241
Due to banks and financial institutions	35,328,239	35,857,917
Customers' deposits at amortized cost	822,495,034	836,147,814
Deposits from related parties at amortized cost	4,544,280	5,724,051
Engagements by acceptances	1,227,811	2,404,304
Other liabilities	16,234,231	12,582,114
Provisions for risks and charges	26,801,682	31,722,945
Subordinated notes	6,243,007	5,384,714
TOTAL LIABILITIES	**913,331,103**	**930,325,100**

EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT
As at 31 March 2026 (LBP millions)

	31-Mar-26 Unaudited	31-Dec-25 Unaudited
Share capital – Common shares	684,273	684,273
Share capital – Preferred shares	4,840	4,840
Share premium – Common shares	229,013	229,013
Share premium – Preferred shares	591,083	591,083
Cash contributions to Capital	407,025	407,025
Non-distributable reserves	877,383	878,605
Distributable reserves	171,150	82,947
Treasury shares	(8,524)	(8,524)
Accumulated losses	31,197,747	31,091,436
Revaluation reserve of real estate	17,369,896	16,955,866
Change in fair value of financial assets at fair value through other comprehensive income	2,526,965	3,414,033
Net results of the financial period	247,349	511,953
Foreign currency translation reserve	21,951,692	22,104,098
	76,249,892	76,946,648
NON-CONTROLLING INTERESTS	979,838	690,152
TOTAL EQUITY	**77,229,730**	**77,636,800**
TOTAL LIABILITIES AND EQUITY	**990,560,833**	**1,007,961,900**

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026 (LBP millions)

31-Mar-26 (Unaudited)	Banks	Customers	Total
Guarantees and contingent liabilities			
Financial guarantees	301,406	1,811,316	2,112,722
	301,406	**1,811,316**	**2,112,722**
Commitments			
Documentary credits	533,626	2,004,095	2,537,721
Loan commitments	-	4,662,296	4,662,296
	533,626	**6,666,391**	**7,200,017**

31-Dec-25 (Unaudited)	Banks	Customers	Total
Guarantees and contingent liabilities			
Financial guarantees	594,748	1,548,341	2,143,090
	594,748	**1,548,341**	**2,143,090**
Commitments			
Documentary credits	1,643,185	1,377,439	3,020,624
Loan commitments	-	4,699,242	4,699,242
	1,643,185	**6,076,681**	**7,719,866**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

CAPITAL LBP 689,113,198,400 FULLY PAID,
TOTAL EQUITY LBP 79,053,740,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED INCOME STATEMENT
Year ended 31 March 2026 (LBP millions)

	31-Mar-26 Unaudited	31-Mar-25 Unaudited
Interest and similar income	2,582,082	3,162,716
Less: Tax on interest	(268,279)	(70,921)
Interest and similar income (net of tax on interest)	2,313,803	3,091,795
Interest and similar expense	(802,551)	(891,141)
NET INTEREST INCOME	**1,511,252**	**2,200,654**
Fees and commissions income	1,123,622	1,546,419
Fees and commissions expense	(158,734)	(184,173)
NET FEES AND COMMISSIONS INCOME (EXPENSES)	**964,888**	**1,362,246**
Net trading gain (loss)	896,368	4,188,628
Revenue from financial assets at fair value through other comprehensive income	260	18,518
Other operating income	444,883	499,308
TOTAL OPERATING INCOME (LOSS)	**3,817,651**	**8,269,354**
Net (impairment loss) recovery on financial assets	95,036	(3,122,543)
NET OPERATING INCOME (LOSS)	**3,912,687**	**5,146,811**
Personnel expenses	(1,369,015)	(1,274,804)
Depreciation of property, equipment and right-of-use assets and amortisation of intangible assets	(186,210)	(173,333)
Other operating expenses	(1,143,137)	(1,283,983)
TOTAL OPERATING EXPENSES	**(2,698,362)**	**(2,732,120)**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

CAPITAL LBP 689,113,198,400 FULLY PAID,
TOTAL EQUITY LBP 79,053,740,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
Year ended 31 March 2026 (LBP millions)

	31-Mar-26 Unaudited	31-Mar-25 Unaudited
OPERATING PROFIT (LOSS)	**1,214,325**	**2,414,691**
Provisions for risks and charges	(808,500)	(1,532,996)
PROFIT (LOSS) BEFORE TAX	**405,825**	**881,695**
Income tax expense	(152,522)	(538,648)
LOSS FOR THE YEAR FROM CONTINUING OPERATIONS	253,303	343,047
PROFIT (LOSS) FOR THE YEAR	**253,303**	**343,047**
Attributable to:		
Equity holders of the parent	247,349	335,487
Non-controlling interests	5,954	7,560
	253,303	**343,047**