CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

CAPITAL LBP 689,113,198,400 FULLY PAID,
TOTAL EQUITY LBP 79,933,494,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

ASSETS
As at 30 June 2026 (LBP millions)

	30-Jun-26 Unaudited	31-Dec-25 Unaudited
Cash and balances with central banks	787,386,450	808,614,879
Due from banks and financial institutions	81,266,279	74,423,451
Loans to banks and financial institutions and reverse repurchase agreements	5,473,677	11,265,072
Derivative financial instruments	62,223	23,692
Financial assets at fair value through profit or loss	24,107,369	25,290,955
Net loans and advances to customers at amortized cost	41,144,820	44,706,198
Net loans and advances to related parties at amortized cost	133,241	137,140
Debtors by acceptances	866,832	2,404,282
Financial assets held at amortized cost	5,740,419	4,935,021
Financial assets held at fair value through other comprehensive income	13,206,472	10,730,854
Property, equipment and right-of-use assets	16,244,010	16,414,771
Intangible assets	862,415	875,537
Assets taken in settlement of debt	4,395,712	4,396,293
Other assets	2,930,862	3,743,755
TOTAL ASSETS	**983,820,781**	**1,007,961,900**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
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BYBLOS BANK SAL

LIABILITIES AND EQUITY
As at 30 June 2026 (LBP millions)

LIABILITIES	30-Jun-26 Unaudited	31-Dec-25 Unaudited
Due to central banks	536,714	501,241
Due to banks and financial institutions	34,159,843	35,857,917
Derivative financial instruments	137	-
Customers' deposits at amortized cost	815,956,396	836,147,814
Deposits from related parties at amortized cost	4,327,615	5,724,051
Debt issued and other borrowed funds		
Engagements by acceptances	866,832	2,404,304
Other liabilities	12,977,314	12,582,114
Provisions for risks and charges	31,501,732	31,722,945
Subordinated notes	5,384,714	5,384,714
TOTAL LIABILITIES	**905,711,297**	**930,325,100**

EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT
As at 30 June 2026 (LBP millions)

	30-Jun-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	878,605	878,605
Distributable reserves	82,947	82,947
Treasury shares	(8,524)	(8,524)
Accumulated losses	31,573,565	31,091,436
Revaluation reserve of real estate	16,955,866	16,955,866
Change in fair value of financial assets at fair value through other comprehensive income	3,149,384	3,414,033
Net results of the financial period	360,109	511,953
Foreign currency translation reserve	22,532,128	22,104,098
	77,440,314	76,946,648
NON-CONTROLLING INTERESTS	669,170	690,152
TOTAL EQUITY	**78,109,484**	**77,636,800**
TOTAL LIABILITIES AND EQUITY	**983,820,781**	**1,007,961,900**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

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TOTAL EQUITY LBP 79,933,494,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026 (LBP millions)

30-Jun-26 (Unaudited)	Banks	Customers	Total
Guarantees and contingent liabilities			
Financial guarantees	300,417	2,241,854	2,542,271
	300,417	**2,241,854**	**2,542,271**
Commitments			
Documentary credits	637,883	2,175,739	2,813,622
Loan commitments	-	5,154,796	5,154,796
	637,883	**7,330,535**	**7,968,418**

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 30 June 2026

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TOTAL EQUITY LBP 79,933,494,000,000
C.R.B.14150, LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT

BYBLOS BANK SAL

CONSOLIDATED INCOME STATEMENT
Year ended 30 June 2026 (LBP millions)

	30-Jun-26 Unaudited	30-Jun-25 Unaudited
Interest and similar income	4,790,336	6,208,786
Less: Tax on interest	(268,279)	(139,119)
Interest and similar income (net of tax on interest)	4,522,057	6,069,667
Interest and similar expense	(1,576,733)	(1,771,619)
NET INTEREST INCOME	**2,945,324**	**4,298,048**
Fees and commissions income	2,064,325	2,950,490
Fees and commissions expense	(288,209)	(365,027)
NET FEES AND COMMISSIONS INCOME (EXPENSES)	**1,776,116**	**2,585,463**
Net trading gain (loss)	1,403,828	4,969,120
Revenue from financial assets at fair value through other comprehensive income	240,192	32,391
Other operating income	494,739	946,846
TOTAL OPERATING INCOME (LOSS)	**6,860,199**	**12,831,868**
Net (impairment loss) recovery on financial assets	(213,524)	(2,721,586)
NET OPERATING INCOME (LOSS)	**6,646,675**	**10,110,282**
Personnel expenses	(2,794,611)	(2,566,766)
Depreciation of property, equipment and right-of-use assets and amortisation of intangible assets	(376,788)	(350,684)
Other operating expenses	(2,268,145)	(3,355,892)
TOTAL OPERATING EXPENSES	**(5,439,544)**	**(6,273,342)**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

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

BYBLOS BANK SAL

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
Year ended 30 June 2026 (LBP millions)

	30-Jun-26 Unaudited	30-Jun-25 Unaudited
OPERATING PROFIT (LOSS)	**1,207,131**	**3,836,940**
Provisions for risks and charges	(617,000)	(2,641,496)
PROFIT (LOSS) BEFORE TAX	**590,131**	**1,195,444**
Income tax expense	(227,150)	(801,851)
LOSS FOR THE YEAR FROM CONTINUING OPERATIONS	362,981	393,593
PROFIT (LOSS) FOR THE YEAR	**362,981**	**393,593**
Attributable to:		
Equity holders of the parent	360,109	339,700
Non-controlling interests	2,872	53,893
	362,981	**393,593**