الاعتماد اللبناني
CREDIT LIBANAIS

CONSOLIDATED BALANCE SHEET

ASSETS *(In millions of LBP)*	Audited Dec 2025	Audited Dec 2024
1. Cash and balances with central banks	336,509,485	343,952,890
2. Balances with other banks and financial institutions	14,137,366	11,288,450
3. Loans and advances to customers (Net)	6,979,414	6,439,903
4. Loans and advances to related parties	10,210	8,493
5. Financial assets at fair value through other comprehensive income	1,224,985	1,562,707
6. Financial assets at Fair value through profit or loss	14,482,303	4,793,342
7. Financial assets at amortized cost	27,206,941	34,860,326
8. Investments in equity-accounted investees	333,153	224,288
9. Property and equipment	14,335,089	14,798,684
10. Intangible assets	205,818	150,458
11. Assets held for sale	3,234,759	3,231,192
12. Right-of-use assets	119,978	122,119
13. Other assets	2,323,565	2,900,620
TOTAL ASSETS	421,103,064	424,333,472

Non-Performing Loans (NPLs)

Gross NPLs:	*30,669,382*	*29,700,066*
ECL	*(28,906,315)*	*(27,443,530)*
Net of NPLs	1,763,067	2,256,536

CONSOLIDATED BALANCE SHEET (continued)

LIABILITIES *(In millions of LBP)*	Audited Dec 2025	Audited Dec 2024
1. Loans and deposits from Central Banks	1,337,827	1,032,634
2. Deposits from other banks and financial institutions	4,891,124	5,304,376
3. Deposits from customers	366,328,896	369,869,795
4. Deposits from related parties	3,152,007	3,478,183
5. Tax liabilities	327,457	756,588
6. Other Liabilities	8,022,868	9,360,456
7. Lease Liabilities	227,738	226,236
8. Provisions for Risks and Charges	1,223,435	1,105,853
9. Subordinated Debt issued	9,528,021	9,528,021
Total Liabilities	395,039,373	400,662,142

SHAREHOLDERS' EQUITY *(In millions of LBP)*	Audited Dec 2025	Audited Dec 2024
10. Share Capital - Common Shares	257,400	257,400
11. Share Capital - Preferred Shares	11,000	11,000
12. Share Premium - preferred shares	139,750	139,750
13. Shareholders' Cash contribution to capital	191,817	191,817
14. Capital reserves	166,793	159,503
15. Accumulated losses	(1,414,021)	(4,420,003)
16. Currency translation reserves	4,447,426	4,131,020
17. Fair value reserve	149,403	449,129
18. Other reserves	18,338,135	18,178,119
19. Profit for the year	2,174,256	3,024,972
Total equity attributable to equity holders of the Bank	24,461,958	22,122,708
Non-controlling interest	1,601,733	1,548,622
Total Equity	26,063,691	23,671,330
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	421,103,064	424,333,472

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CONTRA ACCOUNTS *(In millions of LBP)*	Audited Dec 2025	Audited Dec 2024
Engagements & Commitments Received (Asset side)		
1. Commitments of signature received from financial intermediaries	**1,070,634**	**1,026,856**
2. Other commitments received	**71,863,767**	**82,508,627**
3. Restricted and non-restricted fiduciary accounts	**-**	**-**
4. Assets under management	**25,253,204**	**29,676,941**
Engagements & Commitments Issued (Liability side)		
1. Financing commitments	**2,448,463**	**3,966,411**
- given to customers	346,593	1,672,384
- given to financial institutions	2,101,870	2,294,027
2. Guarantees	**1,578,832**	**1,835,920**
- given to customers	1,578,832	1,835,920

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(In millions of LBP)	*Audited Dec 2025 (12 months)*	*Audited Dec 2024 (12 months)*
Interest income, net of tax	4,245,714	5,586,788
Interest Expenses	(1,289,600)	(1,325,398)
NET INTEREST INCOME	**2,956,114**	**4,261,390**
Fees and commissions income	4,612,689	4,116,579
Fees and commissions expenses	(1,812,874)	(1,347,034)
Net fees and commissions income	**2,799,815**	**2,769,545**
Net trading income / (loss)	(8,147,310)	(6,226,550)
Other operating income	585,433	7,595,344
Total operating income /(expense)	**(1,805,947)**	**8,399,730**
Net impairment on financial assets	8,409,308	574,218
Net operating income	**6,603,361**	**8,973,948**
Personnel expenses	(1,887,910)	(1,761,216)
Depreciation and amortisation	(581,670)	(575,613)
General and administrative expenses	(1,804,900)	(1,869,122)
Interest Expenses - lease liabilities	-	(11,037)
Depriciation on right-of-use assets	(2,141)	(44,146)
Other provisions	-	-
Total operating expenses	**(4,276,622)**	**(4,261,134)**
Share of profit of investments in equity accounted investees	2,482	151,213
PROFIT BEFORE INCOME TAX	**2,329,220**	**4,864,026**
Tax expenses	**(69,044)**	**(404,788)**
PROFIT FOR THE YEAR	**2,260,176**	**4,459,238**

Profit Attributable to:

Equity holders of the Bank	*2,174,256*	*3,024,972*
Non-controlling interest	*85,920*	*1,434,266*

Total comprehensive profit attributable to:

Equity holders of the Bank	*1,874,529*	*5,288,870*
Non-controlling interest	*85,920*	*1,434,266*

For further information, please contact:
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