

BLOM Bank Releases its Audited Financials for 2025; and its Non-audited Financials for Q1 2026



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BLOM Bank published on 1 July, 2026 its audited financial results for 2025 and its non-audited results for Q1 2026. In its statement, Blom Bank said that “it is required to comply by all BDL circulars as stipulated in the Code of Money and Credit, especially article 208. As a result, the Bank has complied by these circulars when calculating expected credit losses in accordance to the specified ratios listed in Appendix 6 of BDL circular number 44, and as amended by the intermediate circular number 543 issued by BDL on February 3rd, 2020. It is necessary to point to the deteriorating economic and monetary situation in the markets, and the continued absence of agreement on an adequate financial rescue plan, make it very difficult to estimate the negative impact of the current crisis on the Financial Statements according to the international accounting standards”.

The Bank also noted that “these financial statements were published in accordance with the requirements of the circulars issued by the Central Bank of Lebanon and the Banking Control Commission. These figures should not be relied upon as a basis for any decision related to the Bank and must be read in conjunction with the complete set of financial statements and related disclosures as published on the Bank’s official website.

As such, for 2025, BLOM had net losses of 205.75 million in 2025 compared to net profit of \$489.76 million in 2024. This is due to the fact that BLOM Bank incurred losses from liquidating its excess FX position, at the exchange rate of 15,000 LBP per USD, in accordance with BDL intermediate circular 733 issued on 27/3/2025. As to assets, they stood at \$18.06 billion, less by 1.41% from end 2024; deposits reached \$16.11 billion, up by 0.47%; loans reached \$1.09 billion, higher by 13.94%; and shareholders’ equity was \$1.41 billion, down by 10.16%.

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Note also, that “the net Income for the year shown in the Profit and Loss Statement for 31/12/2024, is mainly unrealized Income obtained from the FX translation of Foreign Currency Monetary Assets and Liabilities to Lebanese Pound, for the accounts of banks and their affiliated subsidiaries in Lebanon, at the exchange rate set at the time of preparing the Financial Statements in accordance with the Circular No. 300 issued by Banking Control Commission on 27 November, 2023.

USD'000	31-Dec-25	31-Dec-24
Loans to Customers	1,091,738	958,197
Customers' Deposits	16,105,340	16,030,503
Total Equity	1,408,531	1,280,847
Total Asset	18,062,097	18,034,198
Net Income	(205,750)	491,256
Loans / Deposits ratio	6.78%	5.98%

As for Q1 2026, BLOM had net profit of 53.87 million in Q1 2026 compared to net losses of \$59.74 in Q1 2025. Assets stood at \$17.95 billion, up by 0.28% from Q1 2025; deposits reached \$15.92 billion, down by 0.76%; loans reached \$1.12 billion, higher by 12.81%; and shareholders' equity was \$1.46 billion, up by 21.19%.

USD'000	31-Mar-26	31-Mar-25
Loans to Customers	1,120,075	992,843
Customers' Deposits	15,922,717	16,044,506
Total Equity	1,465,934	1,209,577
Total Asset	17,951,824	17,901,473
Net Income	53,871	(59,747)
Loans / Deposits ratio	7.03%	6.19%

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