

Bank Audi

Among the Top Regional Banking Groups

USD 43.8 billion in total assets as at 31/12/2017

Consolidated Activity Highlights as at End-December 2017

- USD 33.5 billion of total customers' deposits
- USD 16.3 billion of total loans to customers
- USD 4.2 billion of total shareholders' equity
- USD 559 million of net profits in 2017, and USD 464 million excluding net profits from discontinued operations, of which 45% from entities outside Lebanon

Main Financial Indicators

- 63.3% of primary liquidity to customers' deposits ratio
- 16.9% of capital adequacy ratio as per Basel III, of which 10.5% of Common Equity Tier 1 ratio
- 3.5% of gross doubtful loans to gross loans ratio, covered up to 107% by specific provisions and real guarantees
- USD 440 million of collective provisions, exceeding the requirements of IFRS 9, in addition to the above specific provisions
- 13.4% of return on average common equity excluding net profits from discontinued operations, rising to 16.4% when including those profits

A universal and innovative banking offering catering to
1.2 million customers served through 204 branches
and 6500 employees in 11 countries

LEBANON | SWITZERLAND | FRANCE | JORDAN | EGYPT | KINGDOM OF SAUDI ARABIA | QATAR | MONACO | TURKEY | IRAQ | REP. OFFICE IN ABU DHABI

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