

Bank Audi

Among the Top Regional Banking Groups

USD 47.2 billion in total assets as at 31/12/2018

Consolidated Activity Highlights as at End-December 2018

- USD 32.0 billion of total customers' deposits
- USD 13.3 billion of total loans to customers
- USD 3.1 billion of common shareholders' equity and USD 3.9 billion of total shareholders' equity
- USD 501 million of net profits in 2018, increasing by 8% relative to 2017
- USD 127 million of net profits generated from entities abroad, after the allocation of Odea Bank's net operating results to provisions

Main Financial Indicators

- 80.4% of primary liquidity to customers' deposits ratio
- 11.3% of CET1 ratio as per Basel III and 18.8% of total capital adequacy ratio
- 5.5% of gross NPLs to gross loans ratio post adoption of IFRS 9, amid a contraction by 17.7% of gross loans
- 1.9% coverage of credit risk-weighted assets by collective provisions, rising to 2.5% when including excess provisions booked under provisions for risks and charges
- 14.0% of return on average common equity

A universal and innovative banking offering catering to
1.1 million customers served through 201 branches
and 6,300 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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