

# Bank Audi

Among the Top Regional Banking Groups

USD 46.4 billion in total assets as at 31/3/2019

## Consolidated Activity Highlights as at End-March 2019

- **USD 31.3 billion** of total customers' deposits
- **USD 12.4 billion** of total loans to customers
- **USD 4.0 billion** of total shareholders' equity, of which **USD 3.2 billion** of common shareholders' equity
- **USD 122 million** of net profits in the first quarter of 2019, of which **USD 35 million** of net profits generated from entities abroad

## Main Financial Indicators

- **81.6%** of primary liquidity to customers' deposits ratio
- **19.1%** of total capital adequacy ratio as per Basel III, of which **11.5%** of CET1 ratio
- **6.5%** of gross credit-impaired loans to gross loans ratio, covered up to **104%** by specific provisions and real guarantees
- **2.2%** of allowances for expected credit losses on performing loans (Stage 1 & 2) to net loans ratio post adoption of IFRS 9
- **13.6%** of return on average common equity

A universal and innovative banking offering catering to  
1.1 million customers served through 201 branches  
and 6,248 employees in 11 countries

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

