



20
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**AMONG THE TOP REGIONAL
BANKING GROUPS**

WELL POSITIONED
IN MAIN COUNTRIES OF PRESENCE

Bank Audi

consolidated activity highlights

IN US DOLLARS

AT END-DECEMBER 2015

Financial Standing Driven by Diversified Sources of Assets and Profits

- USD 42.3 billion of total assets,
of which 49% from entities outside Lebanon and 33% in investment grade countries
- USD 35.6 billion of total customers' deposits
- USD 17.9 billion of loans to customers
- USD 3.3 billion of shareholders' equity
- USD 403 million of net profits in 2015,
growing by 15.1% relative to 2014, of which 44% from entities outside Lebanon

Financial Standing Indicators

- 46.1% of primary liquidity to customers' deposits ratio
- 13.4% of capital adequacy ratio as per Basel III
- 2.9% only of gross doubtful loans to gross loans ratio,
reaching 0.9% when deducting specific loan loss reserves, excluding collective provisions
- 13.6 % of return on average common equity

UNIVERSAL BANKING OFFERING THROUGH 11 BANKS
AND 3 FINANCIAL COMPANIES IN 12 COUNTRIES

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

	31/12/2015 USD Thousands	31/12/2014 USD Thousands
Assets		
Cash and balances with central banks	9,124,326	8,787,653
Deposits with banks and financial institutions	1,793,985	2,393,959
Loans to banks and financial institutions and reverse repurchase agreements	1,715,126	1,942,782
Due from head office, sister, related banks and financial institutions	-	-
Financial assets given as collateral	-	-
Derivative financial instruments	176,360	130,764
Shares and participations at fair value through profit and loss	39,331	38,587
Debt instruments and other similar financial assets at fair value through profit and loss	200,494	304,247
Of which: net advances and loans at fair value through profit and loss	-	7,989
Net loans and advances to customers at amortised cost ⁽¹⁾	17,800,990	17,098,069
Net loans and advances to related parties at amortised cost ⁽²⁾	142,323	72,973
Debtors by acceptances	159,605	225,858
Debt instruments classified at amortised cost ⁽³⁾	9,807,346	9,667,491
Shares and participations at fair value through other comprehensive income	95,771	90,020
Investments in associates	9,279	18,416
Assets taken in settlement of debts	48,278	12,279
Property and equipment	639,025	629,215
Intangible fixed assets	76,283	61,461
Non-current assets held for sale	-	-
Other assets	311,702	355,908
Goodwill	131,927	130,994
Total Assets	42,272,151	41,960,676

⁽¹⁾ After deduction of provisions amounting to USD (000) 457,114 from loans and advances to customers as per IAS 39, of which USD (000) 162,228 representing provisions on collective assessment.

⁽²⁾ Loans granted to related parties against cash collateral amounted to USD (000) 101,746.

⁽³⁾ Includes an amount of USD 1,547 million with risk ceded to customers.

	31/12/2015 USD Thousands	31/12/2014 USD Thousands
Off-balance Sheet		
Financing commitments		
- Financing commitments given to banks and financial institutions	363,728	468,406
- Financing commitments given to customers	3,464,296	3,061,872
Bank guarantees		
- Guarantees given to banks and financial institutions	163,267	255,599
Of which: credit derivatives	-	-
- Guarantees received from banks and financial institutions	1,727,596	2,097,598
Of which: credit derivatives	-	-
- Guarantees given to customers	1,677,821	1,527,544
- Guarantees received from customers	21,134,951	16,852,643
Financial notes commitments		
- Financial notes commitments to be received	-	-
Of which: financial instruments sold with a buy back option	-	-
- Financial notes commitments to be delivered	-	-
Of which: financial instruments purchased with a buy back option	-	-
Foreign currencies forwards		
- Foreign currencies to receive	4,725,070	3,349,431
- Foreign currencies to deliver	4,786,598	3,351,952
Commitments on term financial instruments	6,367,981	6,906,690
Other commitments		
Claims from legal cases		
Fiduciary accounts	1,495,955	1,145,953
- Under specific instructions	1,302,813	947,117
- Under discretionary investments	193,142	198,836
Assets under management	8,082,929	8,579,350
Mutual funds	269,997	372,616
Structured financial products		
Engagement unlikely to be executed	-	-
Bad debts written off during the year	23,248	9,072

	31/12/2015 USD Thousands	31/12/2014 USD Thousands
Liabilities		
Due to central banks	378,014	290,803
Due to banks and financial institutions and repurchase agreement	1,552,612	1,184,606
Due to head office, sister, related banks and financial institutions	-	-
Financial assets taken as a guarantee	-	-
Derivative financial instruments	87,031	77,150
Financial liabilities at fair value through profit and loss	-	-
Of which: deposits at fair value through profit and loss	-	-
Customers' deposits at amortised cost	35,137,172	35,431,648
Deposits from related parties at amortised cost	472,113	389,135
Debt issued and other borrowed funds	53,302	59,388
Engagements by acceptances	159,605	225,858
Other liabilities	385,676	344,928
Provisions for risks and charges	108,079	102,130
Subordinated loans and similar debts	645,857	507,414
Non-current liabilities held for sale	-	-
Total Liabilities	38,979,461	38,613,060
Shareholders' Equity - Group Share		
Share capital - Common shares	439,127	437,536
Share capital - Preferred shares	4,119	5,473
Issue premium - Common shares	586,124	586,124
Issue premium - Preferred shares	370,881	494,527
Subsidiary shares warrants	11,373	11,407
Share capital and cash contribution to capital	48,150	48,150
Non-distributable reserves	782,233	696,902
Distributable reserves	426,445	409,271
Treasury shares	-	(3,270)
Retained earnings	446,593	397,602
Proposed dividends	-	-
Revaluation reserve of real estate	239,130	234,809
Reserve on revaluation of financial assets at fair value through other comprehensive income	24,021	18,260
Remeasurement actuarial (gain)/Loss on defined benefit plan	(3,709)	(8,727)
Share of associates' other comprehensive income under equity method	3,016	3,016
Foreign currency translation reserve	(470,215)	(366,290)
Net (loss) gain on hedge of net investments in foreign entities	(43,524)	231
Result of the period	386,440	340,630
Shareholders' equity - Group share	3,250,204	3,305,651
Non-controlling interest	42,486	41,965
Total shareholders' equity	3,292,690	3,347,616
Total Liabilities and Shareholders' Equity	42,272,151	41,960,676



CONSOLIDATED INCOME STATEMENT (UNAUDITED)

HEADQUARTERS

BANK AUDI sal

Bank Audi Plaza, Bab Idriss
P.O.Box: 11-2560 Beirut - LEBANON
Phone: +961 1 994000 Fax: +961 1 990555
contactus@bankaudi.com.lb - www.bankaudigroup.com

Country Management Lebanon

Bank Audi Palladium, Bab Idriss
P.O. Box: 11-2560 Beirut - LEBANON
Phone: +961 1 994000 Fax: +961 1 990555
contactus@bankaudi.com.lb - www.bankaudi.com.lb

M1 Building, Bab Idriss
P.O. Box: 11-2560 Beirut - LEBANON
Phone: +961 1 994000 Fax: +961 1 990555
contactus@bankaudi.com.lb - www.bankaudi.com.lb

DOMESTIC PRESENCE

- AUDI INVESTMENT BANK sal
- AUDI PRIVATE BANK sal

Phone: +961 1 994000 Fax: +961 1 999406 - contactus@bankaudiib.com - www.bankaudigroup.com
Phone: +961 1 954800/954900 Fax: +961 1 954880
contactus.lebanon@bankaudipb.com - www.bankaudipb.com

FOREIGN PRESENCE

- BANQUE AUDI (SUISSE) SA
Beirut Representative Office
- BANK AUDI FRANCE sa
- BANK AUDI sal - JORDAN BRANCHES
- BANK AUDI SYRIA sa

Phone: +41 22 704 11 11 Fax: +41 22 704 11 00 - contactus.gva@bankaudipb.com - www.bankaudipb.com
Phone: +961 1 977 544 Fax: +961 1 980 535
Phone: +33 1 53 83 50 00 Fax: +33 1 42 56 09 74 - contactus@bankaudi.fr - www.bankaudi.fr
Phone: +962 6 4604000 Fax: +962 6 4680015 - contactus@bankaudi.com.jo - www.bankaudi.com.jo
Phone: +963 11 23888000 Fax: +963 11 2248510/2254197
contactus.syria@banqueaudi.com - www.bankaudisyrria.com

- BANK AUDI sae (Egypt)
- ARABEYA ONLINE BROKERAGE
- NATIONAL BANK OF SUDAN
- AUDI CAPITAL (KSA) cjsc
- BANK AUDI LLC (Qatar)
- AUDI CAPITAL GESTION SAM
- ODEA BANK A.Ş.
- BANK AUDI sal - Abu Dhabi Rep. Office

Phone: +20 2 35343300 Fax: +20 2 35362120 - contactus@bankaudi.com.eg - www.bankaudi.com.eg
Phone: +20 2 24140025 Fax: +20 2 24180666 Hotline: 16225 - service@arabeyaonline.com - www.aolbeg.com
Phone: +249 183 778154 Fax: +249 183 774997 - contactus@nbs.com.sd - www.nbs.com.sd
Phone: +966 11 2199300 Fax: +966 11 4627942 - contactus@audicapital.com - www.audicapital.com
Phone: +974 44967365 Fax: +974 44967373 - contactus.qatar@bankaudipb.com - www.bankaudipb.com
Phone: +377 97 97 65 11 Fax: +377 97 97 65 19 - contactus.mc@bankaudipb.com - www.bankaudipb.com
Phone: +90 212 3048444 Fax: +90 212 3048445 - info@odeabank.com.tr - www.odeabank.com.tr
Phone: +971 2 6331180 Fax: +971 2 6336044 - contactus.abu-dhabi@bankaudipb.com - www.bankaudipb.com