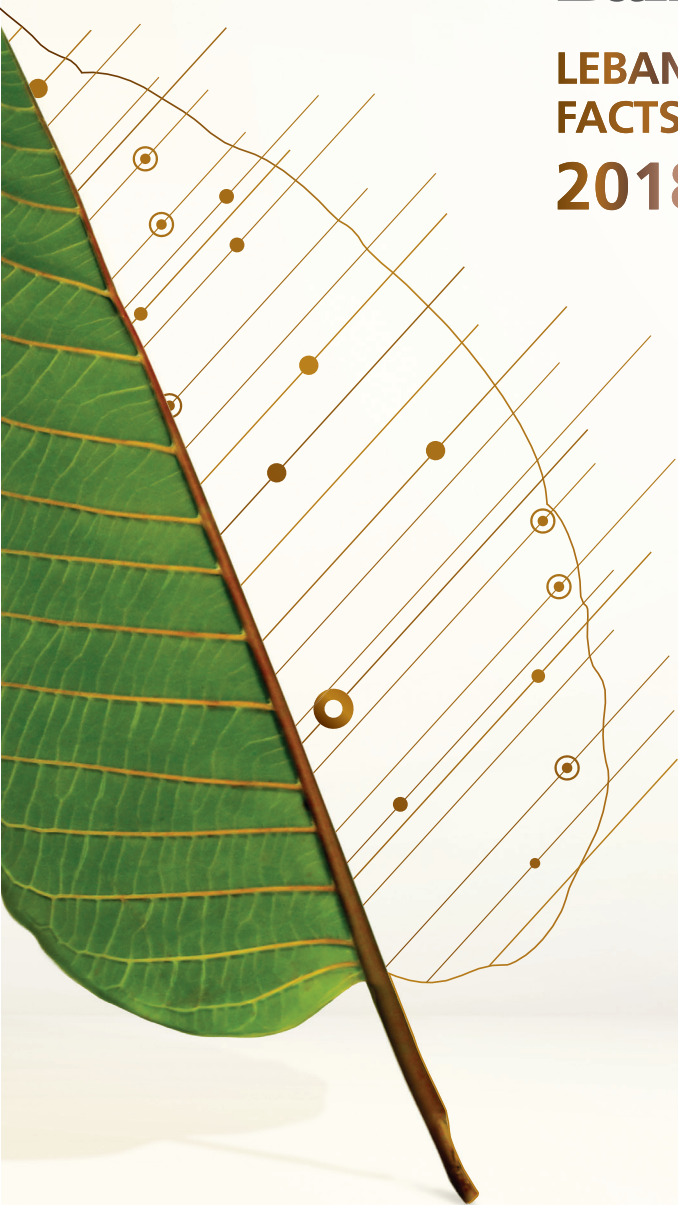


Bank Audi

LEBANON FACTS & FIGURES 2018



LEBANON FACTS AND FIGURES 2018

Geography

Surface (in sqkm)	10,452
Coast length (in km)	210
Maximum altitude: Qornet-El-Saouda (in m)	3,083
Mount Lebanon average altitude (in m)	2,200
Average temperature (in centigrade)	20.4
Average coastal rainfall (in mm per year)	893
Number of rainy days per year	78
Humidity rate	68%

Demography

Population (in millions)	6.09
Population growth rate (2008-2018)	4.0%
Population density (per sqkm)	583
Urban population/Total population	88%
Active labor force (in millions)	2.23
Life expectancy at birth	80
Infant mortality rate (per 1,000 live births)	7
Human Development Index (UNDP)	0.76

Education

Adult literacy rate	
Male	94%
Female	88%
Net enrollment ratio (primary)	
Male (% of primary school-age children)	97%
Female (% of primary school-age children)	97%

Technology Diffusion

Number of telephone mainlines (per 100 people)	14.9
Number of cellular subscribers (per 100 people)	72.3
Number of internet users (per 100 people)	78.2
Number of broadband subscribers (per 100 people)	21.6

Infrastructure

Roads (paved):	6,970 km
Railways:	non functional
Airport:	Rafic Hariri International Airport (16 km from city center)
Ports:	Beirut (principal), Tripoli (main port for the North), Jounieh, and Saida (main port for the South)

General

Currency:	Lebanese Pound
Official language:	Arabic, French and English are widely spoken

Business Hours

Government:	7:30 a.m. to 3:30 p.m. Monday to Thursday 7:30 a.m. to 11:00 a.m. Friday
Banks' counters:	8:30 a.m. to 2:00 p.m. Monday to Friday 8:30 a.m. to 12:00 p.m. Saturday

	2016	2017	2018
Macroeconomic Indicators			
Gross domestic product (US\$ billion)	51.2	53.4	56.4
Real GDP growth rate	1.6%	0.6%	0.3%
Growth in BDL avg. coincident indicator	3.9%	5.6%	0.6%
Agriculture			
Agricultural exports (US\$ million)	242	234	262
Agricultural exports/Total exports	8.1%	8.2%	8.9%
Industry			
Industrial exports (US\$ million)	2,733	2,610	2,692
Industrial exports/Total exports	91.8%	91.8%	91.2%
Energy			
Electricity generated (million kWh)	13,129	15,030	15,247
Oil imports ('000 metric tons)	8,008	8,418	8,088
Construction			
Construction permits ('000 sqm)	12,234	11,730	9,020
Value of property sales (US\$ million)	8,402	9,954	8,134
Number of sales operations	64,248	73,541	60,714
Average sale value (US\$ '000)	131	135	134
Housing loans (US\$ million)	11,927	13,026	12,887
Cement deliveries ('000 tons)	5,247	5,149	4,702
Tourism			
Number of tourists	1,688,357	1,856,795	1,963,917
o.w. Europe	564,499	639,624	705,969
o.w. Arab countries	522,922	561,273	562,535
o.w. Americas	296,831	327,536	357,764
o.w. Asia	125,418	136,600	140,716
o.w. Africa	103,193	109,230	108,608
o.w. Oceania	74,916	81,831	87,607
o.w. United Nations	578	701	718
Hotel occupancy rate (Beirut average)	59%	64%	65%

	2016	2017	2018
Transport			
Beirut Port activity			
Number of ships	2,014	1,909	1,872
Number of containers	855,631	897,779	874,246
Merchandise ('000 tons)	8,737	8,629	7,985
Beirut Airport activity			
Number of planes	70,740	71,171	73,626
Number of passengers ('000)	7,602	8,231	8,838
Foreign Trade (US\$ million)			
Imports	19,119	19,582	19,980
Exports	2,977	2,844	2,952
Exports/Imports	15.6%	14.5%	14.8%
Current account deficit	11,859	13,709	15,238
Current account deficit/GDP	23.1%	25.7%	27.0%
Exports to main trade partners			
UAE	8.0%	9.4%	15.5%
Saudi Arabia	9.0%	8.5%	7.2%
Syria	6.7%	8.6%	6.9%
South Africa	21.1%	11.1%	5.9%
Iraq	5.4%	6.0%	5.0%
Imports from main trade partners			
China	11.0%	9.6%	10.3%
Greece	5.6%	7.0%	8.5%
Italy	7.4%	9.0%	8.0%
USA	7.3%	7.4%	7.2%
Germany	6.1%	6.3%	5.9%
Main exports			
Jewelry	27.8%	20.6%	22.0%
Food products	15.0%	16.1%	13.0%
Metals and metal products	8.5%	12.0%	12.9%
Chemical products	10.2%	11.3%	12.3%
Electrical equipment and products	11.2%	11.1%	10.9%
Vegetable products	6.3%	6.3%	6.2%
Main imports			
Mineral products	21.7%	22.0%	20.9%
Electrical equipment and products	9.8%	9.9%	11.6%
Chemical products	10.6%	10.9%	11.1%
Transport vehicles	9.3%	9.6%	8.3%
Food products	7.4%	7.0%	6.7%
Metals and metal products	6.1%	6.5%	6.4%

	2016	2017	2018
Balance of Payments (US\$ million)			
Trade balance	-16,142	-16,738	-17,028
Gross financial inflows	17,380	16,582	12,223
Balance of payments	1,238	-156	-4,805
o.w. Chg in banks' net foreign assets	-2,629	-1,765	-2,515
o.w. Chg in BDL net foreign assets	3,866	1,609	-2,290
Public Finance (US\$ million)			
Government expenditures*	14,867	15,381	18,059
o.w. Debt service*	4,965	5,184	5,802
Government revenues*	9,923	11,625	11,722
o.w. Custom duties & VAT*	3,549	3,740	3,999
Public finance deficit*	4,944	3,756	6,337
Primary balance *	21	1,428	-535
Total gross debt	74,886	79,520	85,133
o.w. Gross domestic debt	46,785	49,139	51,643
o.w. Foreign currency debt	28,101	30,381	33,490
Total net debt	65,421	69,320	75,723
Monetary Situation (US\$ million)			
M1 (currency + LP demand deposits)	6,739	7,047	7,736
M2 (M1+ quasi-money in LP)	54,679	52,515	50,964
M3 (M2 + FX deposits)	130,035	138,617	141,289
M4 (M3 + Tbs public)	139,960	145,742	148,880
Foreign assets-net	32,976	33,859	28,729
Gold	10,705	11,962	11,770
FX	22,271	21,897	16,959
Debit position of public sector	45,817	44,116	48,408
Net claims on public sector	50,930	50,568	54,686
Valuation adjustment	-5,113	-6,452	-6,278
Claims on private sector	53,193	57,064	55,124
Claims on private sector in LP	16,530	19,010	17,963
Claims on private sector in FX	36,663	38,054	37,161
Other items-net	810	3,578	9,029
Prices and Wages			
Average consumer price index	-0.8%	4.5%	6.1%
Minimum salary (in LP)	675,000	675,000	675,000
Minimum salary (in US\$)	447.8	447.8	447.8
LP/US\$ exchange rate	1,507.5	1,507.5	1,507.5
Interest Rates			
Average deposit rate (LP)	5.56%	6.41%	8.30%
Average deposit rate (US\$)	3.52%	3.89%	5.15%
Average lending rate (LP)	8.23%	8.09%	9.97%
Average lending rate (US\$)	7.35%	7.67%	8.57%
Weighted rate on LP Tbs	6.98%	6.92%	7.08%

* 11-month annualized figures for 2018.

	2016	2017	2018
Lebanese Stock Market			
Market capitalization (US\$ million)	10,951	10,578	9,117
Market capitalization/GDP	21.4%	19.8%	16.2%
Trading value (US\$ million)	885	608	376
Trading value to market capitalization	8.1%	5.8%	4.1%
Audi price index (Jan. 22, 1996 = 100)	106.9	98.2	83.9
P/E ratio (times)*	6.4	6.4	5.2
P/BV ratio (times)*	0.91	0.86	0.69
Banking System			
Number of banks	67	65	65
o.w. Number of medium & long term credit banks	17	16	16
o.w. Number of foreign banks	11	10	10
Number of staff employed	24,329	25,024	25,060
Number of branches	1,056	1,065	1,081
Number of ATMs	1,793	1,902	1,997
Domestic activity highlights (US\$ million)			
Total assets	204,311	219,856	249,484
Total deposits	162,495	168,664	174,281
Total loans	57,180	59,686	59,386
Total shareholders' equity	18,240	19,125	20,154
Key ratios			
Loans to deposits	35.2%	35.4%	34.1%
Non-performing loans/Total loans	8.6%	9.5%	10.9%
Provisions/Non-performing loans	67.3%	61.2%	60.5%
Equity to assets	8.9%	8.7%	8.1%
Basle III ratio**	16.6%	15.8%	16.6%
ROAA	0.96%	1.26%	0.95%
ROAE	10.7%	14.3%	11.4%

TOP 10 BANKS BY CONSOLIDATED ASSETS AS AT END-DECEMBER 2018 (US\$ MILLION)

Bank Audi sal	47,225
BLOM Bank sal	36,745
Société Générale de Banque au Liban sal - SGBL	25,952
Byblos Bank sal	25,001
Fransabank sal	23,738
Bankmed sal	19,061
Bank of Beirut sal	18,900
Banque Libano-Française sal	15,280
Crédit Libanais sal	12,460
BBAC sal	8,126

* For large listed banks.

** 2018 figures as at end-September.

LEBANON

Bank Audi sal

Member of the Association of Banks in Lebanon

Capital: LBP 677,601,170,680
(as at December 2018)

Consolidated shareholders' equity:
LBP 5,858,768,274,032 (as at December 2018)

C.R. 11347 Beirut

List of Banks No. 56

HEADQUARTERS

Bank Audi Plaza, Bab Idriss.
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudigroup.com

COUNTRY MANAGEMENT LEBANON

Bank Audi Palladium, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

M1 Building, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

BRANCHES

CORPORATE BRANCHES

ASHRAFIEH – MAIN BRANCH

SOFIL Center, Charles Malek Avenue.
Tel: (961-1) 200250.
Fax: (961-1) 200724, 339092.

BAB IDRIS

Bank Audi Plaza, Omar Daouk Street.
Tel: (961-1) 977588.
Fax: (961-1) 999410, 971502.

VERDUN

Verdun 2000 Center, Rashid Karamah Avenue.
Tel: (961-1) 805805.
Fax: (961-1) 865635, 861885.

BEIRUT

ASHRAFIEH – SASSINE

Le Gabriel Hotel, Elias Sarkis Avenue, Sassine.
Tel: (961-1) 200640. Fax: (961-1) 216685.

ASHRAFIEH – SAYDEH

Shibli Bldg., Istiklal Street.
Tel: (961-1) 200753. Fax: (961-1) 204972.

BADARO

Ibrahim Ghattas Bldg., Badaro Street.
Tel: (961-1) 387395. Fax: (961-1) 387398.

BASTA

Ouzai Street, Noueiri Quarter.
Tel: (961-1) 661323. Fax: (961-1) 651798.

BESHARA EL-KHOURY

Banna & Sayrawan Bldg.,
Beshara El-Khoury Street.
Tel: (961-1) 664093. Fax: (961-1) 664096.

BLISS

Kanater Bldg., Bliss Street.
Tel: (961-1) 361793. Fax: (961-1) 361796.

EL-HORGE

Khattab Bldg., Hamad Street.
Tel: (961-1) 660636. Fax: (961-1) 660686.

GEFINOR

Gefinor Center, Clemenceau Street.
Tel: (961-1) 743400. Fax: (961-1) 743412.

HAMRA

Mroueh Bldg., Hamra Street.
Tel: (961-1) 341491. Fax: (961-1) 344680.

JNAH

Tahseen Khayat Bldg., Khalil Moutran Street.
Tel: (961-1) 844870. Fax: (961-1) 844875.

MAZRAA

Wakf El-Roum Bldg., Saeb Salam Blvd.
Tel: (961-1) 305612.
Fax: (961-1) 316873, 300451.

MOUSSEITBEH

Makassed Commercial Center,
Mar Elias Street.
Tel: (961-1) 818277. Fax: (961-1) 303084.

RAMLET EL BAYDA

Al Iwan Bldg., Saeb Salam Avenue.
Tel: (961-1) 785951. Fax: (961-1) 785736.

RAOUSHEH

Majdalani Bldg., Raousheh Corniche.
Tel: (961-1) 805068. Fax: (961-1) 805071.

SAIFI

El-Hadissa Bldg., El-Arz Street, Saifi.
Tel: (961-1) 580530. Fax: (961-1) 580885.

SELIM SALAM

Sharkawi Bldg., Selim Salam Avenue.
Tel: (961-1) 318824. Fax: (961-1) 318657.

SODECO

Alieh Bldg., Istiklal Street.
Tel: (961-1) 612790. Fax: (961-1) 612793.

TABARIS

Saifi Plaza, Fouad Shehab Avenue &
Georges Haddad Street crossroad.
Tel: (961-1) 992335-9.
Fax: (961-1) 990416, 990516.

ZARIF

Salhab Center, Algeria Street.
Tel: (961-1) 747550. Fax: (961-1) 747553.

MOUNT LEBANON**AIN EL-REMMANEH**

Etoile Center, El-Areed Street.
Tel: (961-1) 292870. Fax: (961-1) 292869.

AJALTOUN

Bou Shaaya & Khoury Center, El-Midane.
Tel: (961-9) 234620. Fax: (961-9) 234439.

ALEY

Beshara El-Khoury Road (near Aley Club),
Aley.
Tel: (961-5) 556902. Fax: (961-5) 558903.

BAABDA

Boulos Brothers Bldg.,
Damascus International Road.
Tel: (961-5) 451452. Fax: (961-5) 953236.

BAABDA SQUARE

Helou Bldg., Charles Helou Avenue.
Tel: (961-5) 921827. Fax: (961-5) 921767.

BATROUN

Batroun Square Center, Main Road No. 7.
Tel: (961-9) 642371. Fax: (961-9) 642347

BAUSHRIEH – JDEIDEH

Joseph Kassouf Bldg., Mar Youhanna Street.
Tel: (961-1) 892701. Fax: (961-1) 892428.

BHAMDOUN

Main Road.
Tel: (961-5) 261285. Fax: (961-5) 261289.

BOURJ HAMMOUD

Mekheterian Bldg., Municipality Square.
Tel: (961-1) 263325. Fax: (961-1) 265679.

BROUMMANA

Lodge Center, Main Road.
Tel: (961-4) 860163. Fax: (961-4) 860167.

DEKWANEH

El-Nefaa, Main Road.
Tel: (961-1) 693790. Fax: (961-1) 693795.

DORA

Cité Dora 1, Dora Highway.
Tel: (961-1) 255686.
Fax: (961-1) 255695, 259071.

DORA – VARTANIAN

Vartanian Center, Dora Highway.
Tel: (961-1) 250404. Fax: (961-1) 241647.

ELYSSAR

Elyssar Main Road, Mazraat Yashouh.
Tel: (961-4) 913928. Fax: (961-4) 913932.

FANAR

La Rose Center, Main Road.
Tel: (961-1) 879637. Fax: (961-1) 879641.

FURN EL-SHEBBAK

Joseph Jreissati Bldg.,
Damascus International Road.
Tel: (961-1) 290713. Fax: (961-1) 282104.

GHAZIR

Main Road, Ghazir, Kfarhebab.
Tel: (961-9) 851720. Fax: (961-9) 856376.

GHOBEYRI

Hoteit Bldg., Shiyah Blvd.,
Mousharrafieh Square.
Tel: (961-1) 541125. Fax: (961-1) 272342.

HADATH

El-Ain Square, Main Road.
Tel: (961-5) 464050. Fax: (961-5) 471854.

HARET HREIK

Ahmad Abbas Bldg., Baajour Street,
Main Road.
Tel: (961-1) 277270. Fax: (961-1) 547265.

HARET SAKHR

Gray Pearl Bldg., Harissa crossroad.
Tel: (961-9) 638060. Fax: (961-9) 915511.

HAZMIEH

Dar Assayad Bldg., Saïd Freiha Street,
Hazmieh Roundabout.
Tel: (961-5) 451850. Fax: (961-5) 457963.

JAL EL-DIB

Milad Sarkis Bldg., Main Road.
Tel: (961-4) 710393. Fax: (961-4) 710395.

JBEIL

Byblos Sun Bldg., Jbeil Roundabout.
Tel: (961-9) 543890. Fax: (961-9) 543895.

JEITA – ANTOURA

Antoura Square.
Tel: (961-9) 235257. Fax: (961-9) 235260.

JOUNIEH

La Joconde Center, Fouad Shehab Blvd.
Tel: (961-9) 641660. Fax: (961-9) 644224.

KHALDEH

Lebanese Commercial Mall, Saida Highway.
Tel: (961-5) 801988. Fax: (961-5) 806405.

MANSOURIEH

Kikano Bldg., Main Road.
Tel: (961-4) 533610. Fax: (961-4) 533614.

MREIJEH

Mreijeh Plaza Center, Abdallah Yaffi Avenue.
Tel: (961-1) 477980. Fax: (961-1) 477200.

NACCASH – DBAYEH

Naccash – Dbayeh Highway, East Side.
Tel: (961-4) 521671. Fax: (961-4) 521677.

RABIEH

Rabieh First Entrance, Street No. 5.
Tel: (961-4) 405950. Fax: (961-4) 416105.

ROUEISS

Hoteit Bldg., Hady Nasrallah Blvd.
Tel: (961-1) 541146. Fax: (961-1) 541149.

SHIYAH

Youssef Khalil Bldg., Assaad El-Assaad Street.
Tel: (961-1) 541120. Fax: (961-1) 541123.

SIN EL-FIL

Hayek Street.
Tel: (961-1) 490301. Fax: (961-1) 510384.

ZALKA

Romeo & Juliette Bldg., Zalka Highway.
Tel: (961-1) 875124. Fax: (961-1) 900274.

ZOUK

Val de Zouk Center, Zouk Mikhael.

Tel: (961-9) 211140.

Fax: (961-9) 223603, 225505.

ZOUK – ESPACE

VVega Center, Zouk Mikhael Highway.

Tel: (961-9) 210900. Fax: (961-9) 210897

NORTH

AMYOUN

Main Road.

Tel: (961-6) 955600. Fax: (961-6) 955604.

HALBA

Main Road.

Tel: (961-6) 692020. Fax: (961-6) 692024.

SHEKKA

Main Road.

Tel: (961-6) 545379. Fax: (961-6) 541526.

TRIPOLI – AZMI

Fayad Bldg., Azmi Street.

Tel: (961-6) 445590. Fax: (961-6) 435348.

TRIPOLI – EL-BOHSAS

Fattal Tower 1, El-Bohsas Blvd.

Tel: (961-6) 410200. Fax: (961-6) 410799.

TRIPOLI – EL-MINA

Mandarine Bldg., Riad El-Solh Street,

El-Mina Blvd.

Tel: (961-6) 205100. Fax: (961-6) 205103.

TRIPOLI – SQUARE 200

Akkad Bldg., Square 200.

Tel: (961-6) 448840. Fax: (961-6) 437383.

SOUTH

ABRA

Nhouli & Solh Bldg., Main Road.

Tel: (961-7) 752267. Fax: (961-7) 752271.

BENT JBEIL

Ahmad Beydoun Bldg., Serail Square.

Tel: (961-7) 450900. Fax: (961-7) 450904.

MARJEYOUN

Boulevard Hay El-Serail, Jdeidet Marjeyoun.

Tel: (961-7) 831790. Fax: (961-7) 831794.

NABATIEH

Office 2000 Bldg., Hassan Kamel

El-Sabbah Street.

Tel: (961-7) 767812. Fax: (961-7) 767816.

SAIDA – EAST

Dandashli Bldg., Eastern Blvd.

Tel: (961-7) 751885. Fax: (961-7) 751889.

SAIDA – RIAD EL-SOLH

Wakf El-Roum Catholic Bldg.,

Riad El-Solh Blvd.

Tel: (961-7) 733750. Fax: (961-7) 724561.

SAIDA – SOUTH

Moustapha Saad Street.

Tel: (961-7) 728601. Fax: (961-7) 752704.

TYRE

Abou Saleh & Moughnieh Bldg., Main Road.

Tel: (961-7) 345196. Fax: (961-7) 345201.

TYRE ABBASSIEH

Tyre North Entrance, Main Road, Abbassieh.

Tel: (961-7) 741830. Fax: (961-7) 741835.

AL-ZAIDANIEH

Al-Zaidanieh village, Main Road, Majdelyoun.

Tel: (961-7) 724905. Fax: (961-7) 723639.

BEKAA

JEB JANNINE

Majzoub Bldg., Main Road.

Tel: (961-8) 661488. Fax: (961-8) 661481.

SHTAURA

Daher Bldg., Main Road.

Tel: (961-8) 542960. Fax: (961-8) 544853.

ZAHLEH

Beshwati Bldg., El-Boulevard.

Tel: (961-8) 813592. Fax: (961-8) 801921.

NOVO NETWORK

CITY MALL

City Mall, Dora.

PALLADIUM DOWNTOWN

Bank Audi Palladium Bldg., Bab Idriss.

ZGHARTA

North Palace Hotel, Kfarhata.

BEIRUT DIGITAL DISTRICT (BDD)

Beshara El-Khoury Street.

ABC VERDUN MALL

Verdun.

Audi Investment Bank sal

Bank Audi Plaza, Block B, Bab Idriss.

P.O. Box: 16-5110 Beirut - Lebanon.

Tel: (961-1) 994000. Fax: (961-1) 999406.

contactus@bankaudiib.com

bankaudigroup.com

Audi Private Bank sal

Bank Audi Plaza, Block D, Bab Idriss, Beirut.

P.O. Box: 11-1121 Beirut - Lebanon.

Tel: (961-1) 954800, 954900.

Fax: (961-1) 954880.

contactus.lebanon@bankaudipb.com

bankaudipb.com

SOLIFAC sal

Zen Building, Charles Malek Avenue,

Ashrafieh.

P.O. Box: 11-1121 Beirut - Lebanon.

Tel: (961-1) 209200. Fax: (961-1) 209205.

TURKEY

Odea Bank A.Ş.

Odea Bank A.Ş. headquarters, Levent 199,

Buyukdere Street, No. 199,

Floors 33-40, 34394,

Sisli, Istanbul.

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