

Bank Audi

Among the Top Regional Banking Groups

USD 47.5 billion in total assets as at 30/6/2019

Consolidated Activity Highlights as at End-June 2019

- USD 31.8 billion of total customers' deposits
- USD 12.1 billion of total loans to customers
- USD 3.8 billion of total shareholders' equity, of which USD 3.1 billion of common shareholders' equity
- USD 250 million of net profits in the first half of 2019, of which USD 176 million generated in entities operating in Lebanon.

Main Financial Indicators

- 84.3% of primary liquidity to customers' deposits ratio
- 19.3% of total capital adequacy ratio as per Basel III, of which 11.9% of CET1 ratio
- 7.1% of gross credit-impaired loans to gross loans ratio, covered up to 100% by specific provisions and real guarantees
- 2.1% of allowances for expected credit losses on performing loans (Stage 1 & 2) to net loans ratio post adoption of IFRS 9
- 14.3% of return on average common equity

A universal and innovative banking offering catering to
1.1 million customers served through 203 branches
and 6,200 employees in 11 countries

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

