

Bank Audi

Among Top Regional Banking Groups

USD 44 billion in total assets as at 30/6/2017

of which 41% from entities outside Lebanon



Consolidated Activity Highlights as at End-June 2017

- USD 36.3 billion of total customers' deposits
- USD 17.6 billion of total loans to customers
- USD 3.8 billion of total shareholders' equity
- USD 308 million of net profits in the first half of 2017, and USD 213 million excluding net profits from the sale of the Card and Electronic Payment processing and acquiring activities

Main Financial Indicators

- 56.3% of primary liquidity to customers' deposits ratio
- 15.2% of capital adequacy ratio as per Basel III, of which 9.7% of Common Equity Tier 1 ratio
- 3.3% of gross doubtful loans to gross loans ratio, covered up to 108% by specific provisions and real guarantees
- USD 411 million of collective provisions, in addition to the above specific provisions
- 13.0% of return on average common equity, excluding net profits from the sale of the Card and Electronic Payment processing and acquiring activities

Odea Bank, the subsidiary in Turkey, was granted a Ba3 rating from Moody's and a BB- rating from Fitch, higher by 2 to 3 notches than the rating of the largest Lebanese banking groups

**A universal and innovative banking offering
1.2 million customers served through 206 branches and 7 thousand employees**

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