

# Bank Audi

Among the Top Regional Banking Groups

USD 45.7 billion in total assets as at 30/9/2018

## Consolidated Activity Highlights as at End-September 2018

- USD 30.9 billion of total customers' deposits
- USD 13.7 billion of total loans to customers
- USD 3.8 billion of total shareholders' equity
- USD 410 million of net profits in the first nine months of 2018, rising by 20% relative to the recurrent net profits of the corresponding period of 2017
- USD 132 million of those profits are generated in entities outside Lebanon, representing 32% of the total

## Main Financial Indicators

- 76.4% of primary liquidity to customers' deposits ratio
- 18.2% of capital adequacy ratio as per Basel III, of which 11.4% of Common Equity Tier 1 ratio
- 4.5% of gross doubtful loans to gross loans ratio, covered up to 107% by specific provisions and real guarantees
- USD 258 million of collective provisions
- 15.4% of return on average common equity

A universal and innovative banking offering catering to  
1.1 million customers served through 202 branches  
and 6,275 employees in 11 countries

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

