

# Bank Audi



## A Leading Positioning in Main Countries of Presence

**US\$ 42.4 billion in total assets as at 30/09/2015**

of which **48%** from entities outside Lebanon and **32%** in investment grade countries

## Consolidated Activity Highlights as at End-September 2015

### Diversified Sources of Assets and Profits

- **US\$ 35.8 billion of total customers' deposits**, of which **45%** from entities outside Lebanon
- **US\$ 17.0 billion of loans to customers**, of which **65%** from entities outside Lebanon
- **US\$ 3.2 billion of shareholders' equity**, of which **88%** of core common shareholders' equity
- **US\$ 304 million of net profits in the first nine months of 2015**, growing by **8.7%** relative to the corresponding period of 2014, of which **46%** from entities outside Lebanon

### Main Financial Indicators

- **13.0% of capital adequacy ratio as per Basel III**
- **3.2% only of gross doubtful loans to gross loans ratio**, reaching **0.9%** when deducting specific loan loss reserves, excluding collective provisions
- **46.4% of primary liquidity to customers' deposits ratio**
- **13.8% of return on average common equity**

## Universal Banking Offering through 11 Banks and 3 Financial Companies in 12 Countries

LEBANON | SWITZERLAND | FRANCE | JORDAN | SYRIA | EGYPT | SUDAN | KINGDOM OF SAUDI ARABIA | QATAR | MONACO | TURKEY | REP. OFE. IN ABU DHABI