

Bank Audi

Among Top Regional Banking Groups
USD 44.4 billion in total assets as at 31/12/2016



Consolidated Activity Highlights as at End-December 2016

Diversified Growth of Assets and Net Profits

- USD 36.0 billion of total customers' deposits
- USD 17.3 billion of total loans to customers
- USD 3.8 billion of total shareholders' equity
- USD 470 million of net profits in 2016, growing by 17% relative to 2015

Resilient Asset Mix

- 60.5% of primary liquidity to customers' deposits ratio
- 15.3% of capital adequacy ratio as per Basel III, of which 9.5% of Common Equity Tier 1 ratio
- 2.4% only of gross doubtful loans to gross loans ratio, covered up to 102% by specific provisions and real guarantees
- Collective provisions reached USD 290 million, corresponding to 2% of risk-weighted loans
- 14.7% of return on average common equity, with USD 1.1 earnings per common share and USD 7.5 common book value per share

**A Universal and Innovative Banking Offering at the Service
of Individual and Corporate Customers**

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

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