

# Bank Audi

## A Leading Positioning in Main Countries of Presence

USD 44.7 billion in total assets as at 30/9/2017

of which 40% from entities outside Lebanon



## Consolidated Activity Highlights as at End-September 2017

- USD 35.7 billion of total customers' deposits
- USD 17.2 billion of total loans to customers
- USD 3.8 billion of total shareholders' equity
- USD 437 million of net profits in the first nine months of 2017, and USD 341 million excluding net profits from the sale of the Card and Electronic Payment processing and acquiring activities, of which 46% from entities outside Lebanon

## Main Financial Indicators

- 59.9% of primary liquidity to customers' deposits ratio
- 15.6% of capital adequacy ratio as per Basel III, of which 10.1% of Common Equity Tier 1 ratio
- 3.3% of gross doubtful loans to gross loans ratio, covered up to 111% by specific provisions and real guarantees
- USD 448 million of collective provisions, in addition to the above specific provisions
- 13.7% of return on average common equity, excluding net profits from the sale of the Card and Electronic Payment processing and acquiring activities

## Among the Top Regional Banking Groups

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