

Press Release

Bank Audi Consolidated Activity Highlights as at End-March 2018

Beirut, April 26, 2018

- **US\$ 43.5 billion of assets**
- **US\$ 32.2 billion of customers' deposits**
- **US\$ 15.6 billion of loans to customers**
- **US\$ 4.3 billion of shareholders' equity**
- **US\$ 114 million of net profits in the first quarter of 2018**, of which **42%** from entities outside Lebanon

While the first quarter of this year reported a continuing low growth in the real sector of the economy, the quarter ended with a glimpse of hope for a potential economic recovery, driven by the successful CEDRE conference for Lebanon that raised US\$ 11.5 billion of international pledges to finance the country's infrastructural rehabilitation. It is widely believed that the aid package is credit positive for Lebanon because it supports the resumption of public investment albeit it remains subject to the execution of the reforms that the Lebanese government has committed to.

In the Middle East & North Africa region, where Bank Audi has a large presence, growth is projected to increase from 2.2% in 2017 to 3.2% in 2018 amid higher oil prices and a slight improvement in security conditions. Growth in Egypt, one of the main market of presence in the region, is projected to rise to 5.2% in 2018, reflecting stronger momentum in domestic demand and the effect of structural reforms. In Turkey, the other important market of presence for Bank Audi, growth has reported a robust 7.4% in 2017, with continuing robust real sector performance in the first quarter of this year, but monetary pressures accentuated on the back of a strong correlation between growth rates and current account deficits and within the challenging regional environment, generating a 5.6% depreciation of the national currency in the first quarter of the year.

Within this context, Bank Audi sal achieved a good performance in the first quarter of 2018, with consolidated unaudited net profits of US\$ 114 million, as compared to 110 million in the first quarter of 2017, broken down over 58% in Lebanese entities and 42% in entities outside Lebanon (of which 17% from Odea Bank in Turkey and 12% from Bank Audi Egypt). Those results were realised following an allocation of US\$ 27 million of consolidated net loan loss provisions. This performance is in line with the budget for the period while General Management continues to adopt a comprehensive performance management scheme across entities aiming at sustaining spreads, improving non-interest income and generating cost savings. Such a policy translated into a further reinforcement of the Group's financial standing, as witnessed by a 68.2% primary liquidity to customers' deposits ratio, a 3.8% gross doubtful loans to gross loans ratio, a 17.9% capital adequacy ratio and a 50.8% cost to income ratio.

In details:

- Consolidated assets reached US\$ 43.5 billion at end-March 2018 and US\$ 55.3 billion when accounting for fiduciary deposits, security accounts and assets under management, sustaining Bank Audi's ranking at the forefront of the Lebanese banking sector and among the top 20 Arab banking groups. Consolidated assets decreased by US\$ 269 million relative to end-December 2017, an evolution justified

principally by the devaluation of the Turkish Lira against the US Dollar by 5.6% over the same period translating into a negative impact of US\$ 244 million.

- Consolidated customers' deposits amounted to US\$ 32.2 billion at end-March 2018, of which 35.1% from entities outside Lebanon. In parallel, consolidated net loans reached US\$ 15.6 billion, of which 57.8% from entities outside Lebanon, thus sustaining the loans to deposits ratio at its year-end-2017 level, with 48.4% at end-March 2018.
- Consolidated shareholders' equity increased to US\$ 4.3 billion, of which US\$ 3.5 billion of core common shareholders' equity. In parallel, the Bank's capital adequacy ratio as per Basel III improved from 16.9% at end-December 2017 at 17.9% at end-March 2018. This development is attributed to an increase in core equity ratio (CET1) from 10.5% to 10.8% over the same period, combined with an increase in the tier two ratio by 0.7% to 4% at end-March 2018, following the inclusion of general provisions as per applicable regulations.
- Consolidated gross doubtful loans continued to represent 3.8% of gross loans at end-March 2018, with the coverage ratio of those loans by specific provisions and real guarantees reaching 106% at the same date, of which 61% by specific provisions. In parallel, consolidated collective provisions amounted to US\$ 287 million, of which US\$ 218 million on loans and advances, representing 1.3% of net loans.
- Primary liquidity placed with central banks and foreign banks continued to increase to reach US\$ 22 billion as at end-March 2018, representing 68.2% of customers' deposits, a high level when compared to regional and global averages.
- In parallel, consolidated general operating expenses contracted by 11.1%, from US\$ 197 million in the first quarter of 2017 to US\$ 176 million in the first quarter of 2018, as a result of a number of efficiency enhancement initiatives taken by General management at the end of 2017. Accordingly, the overall financial efficiency of the Group strengthened, with the cost to income ratio improving from 54.2% in the first quarter of 2017 to 50.8% in the first quarter of 2018.
- Based on such results, the Bank's return on average assets ratio was sustained at its 2017 level registering 1.1%, while the return on average common equity reported 12%. In parallel, the common book per share increased to US\$ 8.21, while the earnings per common share reached US\$ 1.01 on an annualised basis.

In conclusion, the Bank's results in the first quarter of 2018 confirm the Group's ability to sustain its distinguished positioning among top regional banking groups and its good financial standing in spite of adverse regional developments, allowing it to safeguard the interests of both depositors and shareholders. The Bank continues to be committed to provide innovative universal banking products and services so as to fulfill the varying needs of individual and corporate customers in the region of Middle East, North Africa and Turkey.

Among Top Regional Banking Groups

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

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Investor Relations application



2018

**AMONG THE TOP REGIONAL
BANKING GROUPS**

LBP 65,550 billion in total
assets as at 31/3/2018

consolidated activity highlights

IN LEBANESE POUNDS

AT END-MARCH 2018

Bank Audi

- LBP 48,542 billion of total customers' deposits
- LBP 23,476 billion of total loans to customers
- LBP 6,444 billion of total shareholders' equity
- LBP 172 billion of net profits in the first quarter of 2018,
of which 42% from entities outside Lebanon

Main Financial Indicators

- 68.2% of primary liquidity to customers' deposits ratio
- 17.9% of capital adequacy ratio as per Basel III,
of which 10.8% of Common Equity Tier 1 ratio
- 3.8% of gross doubtful loans to gross loans ratio,
covered up to 106% by specific provisions and real guarantees
- LBP 433 billion of collective provisions,
of which LBP 328 billion for loans and advances
- 12.0% of return on average common equity

A UNIVERSAL AND INNOVATIVE BANKING OFFERING
CATERING TO 1.1 MILLION CUSTOMERS SERVED THROUGH
203 BRANCHES AND 6400 EMPLOYEES IN 11 COUNTRIES

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

	31/3/2018 LBP Million	31/12/2017 LBP Million
ASSETS		
Cash and balances with central banks	20,706,530	19,846,859
Due from banks and financial institutions	2,941,789	1,454,753
Loans to banks and financial institutions and reverse repurchase agreements	119,140	1,208,536
Due from head office, sister, related banks and financial institutions	-	-
Financial assets given as collateral	-	-
Derivative financial instruments	423,735	398,084
Shares and participations at fair value through profit and loss	60,188	61,030
Debt instruments and other similar financial assets at fair value through profit and loss	224,720	1,434,420
Of which: net loans and advances at fair value through profit and loss	48,867	47,658
Net loans and advances to customers at amortised cost	23,300,610	24,400,781
Net loans and advances to related parties at amortised cost ⁽¹⁾	174,920	161,814
Debtors by acceptances	318,161	226,896
Debt instruments classified at amortised cost ⁽²⁾	14,473,389	14,822,345
Shares and participations at fair value through other comprehensive income	158,457	158,027
Debt instruments and other similar financial assets at fair value through other comprehensive income	828,797	-
Investments in associates	135,102	134,457
Assets taken in settlement of debts	145,612	144,058
Property and equipment	884,474	884,400
Intangible fixed assets	73,961	76,243
Non-current assets held for sale	-	-
Other assets	536,216	500,481
Goodwill	44,330	42,713
TOTAL ASSETS	65,550,131	65,955,897

⁽¹⁾ Loans granted to related parties against cash collateral amounted to LBP 124 billion.

⁽²⁾ Includes an amount of LBP 914 billion with risk ceded to customers.

	31/3/2018 LBP Million	31/12/2017 LBP Million
OFF-BALANCE SHEET		
Financing commitments		
- Financing commitments given to banks and financial institutions	662,006	752,363
- Financing commitments given to customers	4,484,175	4,982,539
Bank guarantees		
- Guarantees given to banks and financial institutions	188,959	222,747
Of which: credit derivatives	-	-
- Guarantees received from banks and financial institutions	147,828	1,234,621
Of which: credit derivatives	-	-
- Guarantees given to customers	2,224,120	2,251,391
- Guarantees received from customers	35,765,028	36,776,625
Financial notes commitments		
- Financial notes commitments to be received	-	-
Of which: financial instruments sold with a buy back option	-	-
- Financial notes commitments to be delivered	-	-
Of which: financial instruments purchased with a buy back option	-	-
Foreign currencies forwards		
- Foreign currencies to receive	10,953,473	11,157,347
- Foreign currencies to deliver	10,934,956	11,173,412
Commitments on term financial instruments	13,810,260	9,222,017
Other commitments		
Claims from legal cases	-	-
Fiduciary accounts	3,001,331	2,944,813
- Under specific instructions	2,986,835	2,919,307
- Under discretionary investments	14,496	25,506
Assets under management	14,697,925	13,548,832
Mutual funds	76,211	73,892
Structured financial products	-	-
Engagement unlikely to be executed	-	-
Bad debts written off during the year	862	4,968

	31/3/2018 LBP Million	31/12/2017 LBP Million
LIABILITIES		
Due to central banks	4,935,241	3,971,498
Due to banks and financial institutions and repurchase agreement	2,813,439	2,845,095
Due to head office, sister, related banks and financial institutions	-	-
Financial assets taken as a guarantee	-	-
Derivative financial instruments	254,198	205,384
Financial liabilities at fair value through profit and loss	-	-
Of which: deposits at fair value through profit and loss	-	-
Customers' deposits	47,821,893	49,677,857
Deposits from related parties	719,752	750,222
Debt issued and other borrowed funds	-	-
Engagements by acceptances	318,161	226,896
Other liabilities	579,541	588,685
Provisions for risks and charges	438,658	141,731
Subordinated loans and similar debts	1,225,349	1,235,268
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	59,106,232	59,642,636
Shareholders' Equity - Group share		
Share capital - Common shares	664,783	664,783
Share capital - Preferred shares	12,472	12,472
Issue premium - Common shares	883,582	883,582
Issue premium - Preferred shares	1,118,153	1,118,153
Subsidiary shares warrants	12,629	12,629
Share capital and cash contribution to capital	72,586	72,586
Non-distributable reserves	1,761,837	1,719,917
Distributable reserves	432,780	430,592
Treasury shares	-	(94,532)
Retained earnings	1,574,212	1,249,004
Proposed dividends	395,322	-
Revaluation reserve of real estate	357,137	357,137
Reserve on revaluation of financial assets at fair value through other comprehensive income	(743)	877
Remeasurement actuarial (gain)/Loss on defined benefit plan	(12,807)	(12,807)
Share of associates' other comprehensive income under equity method	4,546	4,546
Foreign currency translation reserve	(1,334,211)	(1,277,774)
Net (loss) gain on hedge of net investments in foreign entities	(10,898)	(11,724)
Result of the period	165,193	811,217
Shareholders' equity - Group share	6,096,573	5,940,658
Non-controlling interest	347,326	372,603
Total shareholders' equity	6,443,899	6,313,261
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	65,550,131	65,955,897



CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	31/3/2018 <i>LBP Million</i>	31/3/2017 <i>LBP Million</i>
Interest and similar income	1,075,824	1,012,461
Interest and similar expense	(663,048)	(612,348)
Net interest margin	412,776	400,113
Fee and commission income	93,263	125,438
Fee and commission expense	(14,589)	(27,265)
Net fee and commission income	78,674	98,173
Net gain on financial assets or liabilities at fair value through profit and loss	8,144	(7,141)
Of which: interest income	6,403	12,883
Net gain on financial investments	183	1,812
Other operating income	23,030	53,133
Total operating income	522,807	546,090
Net provisions for credit losses	(40,388)	(42,415)
Net operating income	482,419	503,675
Personnel expenses	(148,702)	(165,441)
Other operating expenses	(95,277)	(106,854)
Depreciation of property and equipment	(16,020)	(18,721)
Amortisation of intangible assets	(5,851)	(5,733)
Impairment on goodwill and investments	-	-
Total of operating expenses	(265,850)	(296,749)
Operating profit	216,569	206,926
Share of profit of associates under equity method	541	989
Net gain (loss) on disposal of other asset	205	763
Profit before tax	217,315	208,678
Income tax	(45,345)	(42,558)
Profit after tax	171,970	166,120
Result of discontinued operations, net of tax	-	-
Profit for the period	171,970	166,120
Minority share profit for the period	6,777	9,019
Group share profit for the period	165,193	157,101
Basic earnings per share LBP	374	373

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2018

**AMONG THE TOP REGIONAL
BANKING GROUPS**

USD 43.5 billion in total
assets as at 31/3/2018

consolidated activity highlights

IN US DOLLARS

AT END-MARCH 2018

Bank Audi

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- USD 15.6 billion of total loans to customers
- USD 4.3 billion of total shareholders' equity
- USD 114 million of net profits in the first quarter of 2018,
of which 42% from entities outside Lebanon

Main Financial Indicators

- 68.2% of primary liquidity to customers' deposits ratio
- 17.9% of capital adequacy ratio as per Basel III,
of which 10.8% of Common Equity Tier 1 ratio
- 3.8% only of gross doubtful loans to gross loans ratio,
covered up to 106% by specific provisions and real guarantees
- USD 287 million of collective provisions,
of which USD 218 million for loans and advances
- 12.0% of return on average common equity

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

	31/3/2018 USD Thousands	31/12/2017 USD Thousands
ASSETS		
Cash and balances with central banks	13,735,675	13,165,412
Due from banks and financial institutions	1,951,436	965,010
Loans to banks and financial institutions and reverse repurchase agreements	79,031	801,682
Due from head office, sister, related banks and financial institutions	-	-
Financial assets given as collateral	-	-
Derivative financial instruments	281,085	264,069
Shares and participations at fair value through profit and loss	39,926	40,484
Debt instruments and other similar financial assets at fair value through profit and loss	149,068	951,522
Of which: net loans and advances at fair value through profit and loss	35,715	31,614
Net loans and advances to customers at amortised cost	15,456,458	16,186,257
Net loans and advances to related parties at amortised cost ⁽¹⁾	116,033	107,339
Debtors by acceptances	211,052	150,512
Debt instruments classified at amortised cost ⁽²⁾	9,600,921	9,832,401
Shares and participations at fair value through other comprehensive income	105,112	104,827
Debt instruments and other similar financial assets at fair value through other comprehensive income	549,783	-
Investments in associates	89,620	89,192
Assets taken in settlement of debts	96,592	95,561
Property and equipment	586,716	586,666
Intangible fixed assets	49,062	50,576
Non-current assets held for sale	-	-
Other assets	355,699	331,995
Goodwill	29,406	28,334
TOTAL ASSETS	43,482,675	43,751,839

⁽¹⁾ Loans granted to related parties against cash collateral amounted to USD 82 million.

⁽²⁾ Includes an amount of USD 606 million with risk ceded to customers.

	31/3/2018 USD Thousands	31/12/2017 USD Thousands
OFF-BALANCE SHEET		
Financing commitments		
- Financing commitments given to banks and financial institutions	439,141	499,080
- Financing commitments given to customers	2,974,577	3,305,167
Bank guarantees		
- Guarantees given to banks and financial institutions	125,346	147,759
Of which: credit derivatives	-	-
- Guarantees received from banks and financial institutions	98,062	818,986
Of which: credit derivatives	-	-
- Guarantees given to customers	1,475,370	1,493,460
- Guarantees received from customers	23,724,728	24,395,771
Financial notes commitments		
- Financial notes commitments to be received	-	-
Of which: financial instruments sold with a buy back option	-	-
- Financial notes commitments to be delivered	-	-
Of which: financial instruments purchased with a buy back option	-	-
Foreign currencies forwards		
- Foreign currencies to receive	7,265,985	7,401,225
- Foreign currencies to deliver	7,253,702	7,411,882
Commitments on term financial instruments	9,161,035	6,117,424
Other commitments		
Claims from legal cases		
Fiduciary accounts	1,990,933	1,953,441
- Under specific instructions	1,981,317	1,936,522
- Under discretionary investments	9,616	16,919
Assets under management	9,749,867	8,987,616
Mutual funds	50,555	49,016
Structured financial products		
Engagement unlikely to be executed	-	-
Bad debts written off during the year	572	3,296

	31/3/2018 USD Thousands	31/12/2017 USD Thousands
LIABILITIES		
Due to central banks	3,273,792	2,634,492
Due to banks and financial institutions and repurchase agreement	1,866,295	1,887,294
Due to head office, sister, related banks and financial institutions	-	-
Financial assets taken as a guarantee	-	-
Derivative financial instruments	168,622	136,242
Financial liabilities at fair value through profit and loss	-	-
Of which: deposits at fair value through profit and loss	-	-
Customers' deposits	31,722,649	32,953,802
Deposits from related parties	477,447	497,660
Debt issued and other borrowed funds	-	-
Engagements by acceptances	211,052	150,512
Other liabilities	384,439	390,504
Provisions for risks and charges	290,984	94,017
Subordinated loans and similar debts	812,835	819,415
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	39,208,115	39,563,938
Shareholders' Equity - Group share		
Share capital - Common shares	440,984	440,984
Share capital - Preferred shares	8,274	8,274
Issue premium - Common shares	586,124	586,124
Issue premium - Preferred shares	741,726	741,726
Subsidiary shares warrants	8,377	8,377
Share capital and cash contribution to capital	48,150	48,150
Non-distributable reserves	1,168,715	1,140,907
Distributable reserves	287,084	287,022
Treasury shares	-	(62,708)
Retained earnings	1,044,252	827,137
Proposed dividends	262,237	-
Revaluation reserve of real estate	236,907	236,907
Reserve on revaluation of financial assets at fair value through other comprehensive income	(493)	582
Remeasurement actuarial (gain)/Loss on defined benefit plan	(8,495)	(8,495)
Share of associates' other comprehensive income under equity method	3,016	3,016
Foreign currency translation reserve	(885,048)	(847,612)
Net (loss) gain on hedge of net investments in foreign entities	(7,229)	(7,777)
Result of the period	109,581	538,121
Shareholders' equity - Group share	4,044,162	3,940,735
Non-controlling interest	230,398	247,166
Total shareholders' equity	4,274,560	4,187,901
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	43,482,675	43,751,839



CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	31/3/2018 USD Thousands	31/3/2017 USD Thousands
Interest and similar income	713,648	671,616
Interest and similar expense	(439,833)	(406,201)
Net interest margin	273,815	265,415
Fee and commission income	61,866	83,210
Fee and commission expense	(9,677)	(18,086)
Net fee and commission income	52,189	65,124
Net gain on financial assets or liabilities at fair value through profit and loss	5,402	(4,737)
Of which: interest income	4,247	8,546
Net gain on financial investments	121	1,202
Other operating income	15,277	35,245
Total operating income	346,804	362,249
Net provisions for credit losses	(26,792)	(28,136)
Net operating income	320,012	334,113
Personnel expenses	(98,642)	(109,745)
Other operating expenses	(63,202)	(70,882)
Depreciation of property and equipment	(10,627)	(12,418)
Amortisation of intangible assets	(3,881)	(3,803)
Impairment on goodwill and investments	-	-
Total of operating expenses	(176,352)	(196,848)
Operating profit	143,660	137,265
Share of profit of associates under equity method	359	656
Net gain (loss) on disposal of other asset	136	506
Profit before tax	144,155	138,427
Income tax	(30,079)	(28,231)
Profit after tax	114,076	110,196
Result of discontinued operations, net of tax	-	-
Profit for the period	114,076	110,196
Minority share profit for the period	4,495	5,983
Group share profit for the period	109,581	104,213
Basic earnings per share USD	0.25	0.25

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