



June 7th 2008  
Halla Tómasdóttir  
Executive Chairman

AUDUR is an Icelandic female name

One of Iceland's foremost Viking woman was "AUDUR djúpúðga"  
or "AUDUR the wise"

AUDUR means WEALTH and HAPPINESS and CLEAR SPACE

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## Human capital



Women outnumber men in universities

Women's experience of management and business has never been greater

Women are starting more new businesses than men in many countries

Women owned businesses tend to "live longer"

Companies with high proportions of women in top-management deliver up to 35% higher returns

"Investing in women is simply smart economics"

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## Financial capital



Women's financial wealth continues to grow and they are increasingly putting their wealth to work

48% of personal wealth in the UK is owned by women  
it is predicted that by the year 2020 women millionaires in the UK will outnumber men

Women make 80% of consumer purchasing decisions

travel 90%  
new homes 90%  
bank accounts 90%  
health care 80%  
DIY 80%  
hardware 65%  
cars 60%

**"Forget China, India and the internet;  
economic growth is driven by women"**

-The Economist April 2006

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## Social Capital



Investors are increasingly looking for companies that take social, ethical and environmental responsibility

Economic returns no longer the single indicator of success

There are interesting investment opportunities in businesses that turn social and ethical responsibility into their business advantage

“There is economic benefit  
in social responsibility”



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## Why Audur?

Audur sees great business opportunities in social and demographic changes

The financial sector is not seizing these opportunities, especially not within investment banking

Audur is a financial service provider offering investment related services

Wealth Management  
Corporate Finance  
Private Equity

“Not WHAT but HOW”



WHAT we do in terms of products and services is not very different from our competitors

The real difference is in the HOW we do it...

We are independent, aware of risk, concerned with the world we live in and unafraid to put feminine values into finance

The Audur way is a win/win approach

“Putting feminine values into finance”

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## AUDUR is a financial services company inspired by women



“...because women are fast becoming a major financial force”

“...and we believe that a different approach to financial services will be appreciated by both men and women”