

## Pro forma Income Statement (AED Mn)

	Note	FY2017	FY2016
Net interest income	a	<b>13,106</b>	13,550
Net fees and commission income		<b>3,362</b>	3,886
Net FX and investment income	a	<b>2,586</b>	2,023
Other operating income		<b>479</b>	844
<b>Operating income</b>		<b>19,533</b>	20,302
General, administration and other operating expense incl.		<b>(5,875)</b>	(5,922)
– Integration Costs / Merger transaction-related costs	b	<b>(463)</b>	(178)
– Amortisation of intangibles (merger related)		<b>(138)</b>	–
Net impairment charge		<b>(2,384)</b>	(2,664)
Overseas income tax expense		<b>(324)</b>	(351)
Non-controlling interests		<b>(35)</b>	(44)
<b>Net profit attributable to shareholders</b>		<b>10,915</b>	11,322
Basic Earning Per Share – Annualised (AED)	c	<b>0.96</b>	1.00

## Pro forma Balance Sheet (AED Bn)

	Note	FY2017	FY2016
<b>ASSETS</b>			
Cash and balances with central banks		<b>138.1</b>	123.4
Investments		<b>107.8</b>	104.2
Due from banks and Reverse repurchase agreements		<b>35.2</b>	31.6
Loans and advances	d	<b>330.5</b>	334.4
Other assets		<b>37.5</b>	41.1
Intangibles		<b>19.9</b>	14.3
<b>Total assets</b>		<b>669.0</b>	649.1
<b>LIABILITIES</b>			
Due to banks and Repurchase agreements		<b>68.3</b>	78.0
Commercial paper		<b>24.1</b>	13.7
Customer accounts and other deposits	d	<b>395.8</b>	379.2
Term borrowings/Subordinated notes		<b>42.6</b>	47.2
Other liabilities		<b>36.0</b>	33.6
<b>Total liabilities</b>		<b>566.8</b>	551.7
<b>Total equity</b>		<b>101.7</b>	97.0
Non-controlling interest		<b>0.5</b>	0.4
<b>Total liabilities and equity</b>		<b>669.0</b>	649.1

## Segmental Information by Business (AED Mn)

	FY2017	FY2016
<b>Corporate &amp; Investment Banking</b>		
Operating Income	9,375	9,817
Profit after taxes	6,876	7,201
<b>Personal Banking</b>		
Operating Income	6,862	7,460
Profit after taxes	2,335	2,401
<b>Subsidiaries</b>		
Operating Income	1,309	1,662
Profit after taxes	220	731
<b>Head Office</b>		
Operating Income	1,988	1,363
Profit after taxes	1,519	1,033

## Segmental Information by Geography (AED Mn)

	FY2017	FY2016
<b>UAE</b>		
Operating Income	17,101	17,734
Profit after taxes	9,768	9,781
<b>International</b>		
Operating Income	2,432	2,569
Profit after taxes	1,182	1,585

## Key Ratios (%)

	Note	FY2017	FY2016
Net Interest Margin	a	2.49	2.55
Cost-Income ratio (ex-integration costs)		27.7	28.3
Cost of Risk (CoR) (bps)	h	69	76
Non-performing loans ratio	i	3.1	2.7
Provision coverage	i	120.1	124.6
Loans-to-deposits ratio	d	83.5	88.2
Return on Tangible Equity (RoTE)	f	14.8	15.7
Return on Risk-weighted Assets (RoRWA)		2.3	2.3
CET1 ratio	g	14.5	14.8
Capital Adequacy ratio	g	17.8	18.2

### Notes:

- Negative interest income booked on some placements has been reclassified to net FX income; NIM has been restated accordingly
- Integration costs prior to 2017 are merger transaction-related costs
- Basic EPS based on attributable profits to equity shareholders' excluding Tier-1 notes coupon and outstanding shares
- Restated net of National Housing Program loans and deposits
- Tangible equity is shareholders' equity net of Tier-1 capital notes, goodwill & intangibles
- Return on Average Tangible Equity, annualised; based on attributable profit to equity shareholders' excl coupon on Tier-1 capital notes (AED 465Mn – FY'17) and amortisation of intangibles (AED 159 Million – FY'17)
- As per UAE Central Bank's Basel III framework without considering the transitional arrangements for 2017; figures prior to Dec 2017 are based on UAE CB's Basel II framework; CET1 ratio is based on Tier-1 capital net of perpetual notes as a percentage of risk weighted assets
- Loan-related impairment charges (net) as a percentage of average gross loans and advances (net of interest in suspense)
- Gross loans and advances net of interest in suspense

Note: Rounding differences may appear in the above table