



	SUMMARY FINANCIALS - QUARTERLY TRENDS										FULL YEAR	
	2015 Q1	2014				2013				2014	2013	
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Income Statement (AED Mn)												
Net Interest and Islamic Financing Income	1,587	1,626	1,596	1,647	1,601	1,610	1,519	1,452	1,365	6,470	5,945	
Other Operating Income	735	746	732	641	651	865	534	566	510	2,770	2,476	
Operating Income	2,322	2,372	2,329	2,288	2,252	2,475	2,052	2,018	1,875	9,240	8,421	
G & A expenses	-524	(602)	(521)	(532)	(475)	(533)	(431)	(416)	(386)	-2,130	-1,766	
Provisions/ Impairments	-372	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	-1,372	-1,820	
Taxes	-5	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	-33	-33	
Minority Interest	-2	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	-49	-28	
Net Income	1,417	1,550	1,425	1,350	1,330	1,372	1,190	1,167	1,046	5,656	4,774	
Earnings Per Share (AED)	0.31	0.34	0.31	0.29	0.28	0.29	0.25	0.25	0.22	1.22	1.01	
Balance Sheet (AED Bn)												
Total Assets	214.0	212.2	208.0	198.2	192.9	198.2	191.7	185.2	174.6			
Loans & Advances	142.8	139.7	132.7	128.2	123.4	125.6	124.8	120.7	115.2			
Customer Deposits	142.9	141.3	144.6	137.5	129.6	138.0	132.6	123.9	119.2			
Shareholder's equity	31.6	34.1	32.4	31.0	29.6	31.2	29.8	28.7	27.7			
Key Ratios - YTD (in %)												
Net Interest Margin	3.4	3.6	3.6	3.7	3.7	3.7	3.7	3.6	3.6			
Cost-to-Income	22.6	23.1	22.2	22.2	21.1	21.0	20.7	20.6	20.6			
Non-Performing Loan (NPL)	2.5	2.5	2.7	3.0	3.4	3.3	3.9	3.6	3.2			
Provision Coverage	126.1	126.7	121.6	110.2	96.0	91.1	75.1	80.1	101.8			
Loan-to-Deposit	99.9	98.9	91.8	93.2	95.2	92.0	95.7	99.4	98.9			
Return on Average Equity	17.2	17.3	17.2	17.2	17.5	15.8	15.3	15.2	14.7			
Return on Average Assets	2.7	2.8	2.7	2.7	2.7	2.6	2.5	2.5	2.4			
Capital Adequacy	18.0	17.5	19.5	19.0	19.0	17.5	19.3	18.8	19.0			

Note: Rounding differences may appear in the above tables