



	SUMMARY FINANCIALS - QUARTERLY TRENDS										HALF YEAR	
	2015		2014				2013				H1	H1
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2015	2014
Income Statement (AED Mn)												
Net Interest and Islamic Financing Income	1,609	1,587	1,626	1,596	1,647	1,601	1,610	1,519	1,452	1,365	3,196	3,247
Other Operating Income	703	735	746	732	641	651	865	534	566	510	1,437	1,292
Operating Income	2,312	2,322	2,372	2,329	2,288	2,252	2,475	2,052	2,018	1,875	4,634	4,539
G & A expenses	(593)	(524)	(602)	(521)	(532)	(475)	(533)	(431)	(416)	(386)	(1,117)	(1,007)
Provisions/ Impairments	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(630)	(828)
Taxes	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(10)	(11)
Minority Interest	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(8)	(12)
Net Income	1,452	1,417	1,550	1,425	1,350	1,330	1,372	1,190	1,167	1,046	2,869	2,680
Earnings Per Share (AED)	0.32	0.31	0.34	0.31	0.29	0.28	0.29	0.25	0.25	0.22	0.63	0.58
Balance Sheet (AED Bn)												
Total Assets	219.1	214.0	212.2	208.0	198.2	192.9	198.2	191.7	185.2	174.6		
Loans & Advances	148.9	142.8	139.7	132.7	128.2	123.4	125.6	124.8	120.7	115.2		
Customer Deposits	140.3	142.9	141.3	144.6	137.5	129.6	138.0	132.6	123.9	119.2		
Shareholder's equity	33.0	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	3.4	3.6	3.6	3.7	3.7	3.7	3.7	3.6	3.6		
Cost-to-Income	24.1	22.6	23.1	22.2	22.2	21.1	21.0	20.7	20.6	20.6		
Non-Performing Loan (NPL)	2.6	2.5	2.5	2.7	3.0	3.4	3.3	3.9	3.6	3.2		
Provision Coverage	116.6	126.1	126.7	121.6	110.2	96.0	91.1	75.1	80.1	101.8		
Loan-to-Deposit	106.1	99.9	98.9	91.8	93.2	95.2	92.0	95.7	99.4	98.9		
Return on Average Equity	17.1	17.2	17.3	17.2	17.2	17.5	15.8	15.3	15.2	14.7		
Return on Average Assets	2.7	2.7	2.8	2.7	2.7	2.7	2.6	2.5	2.5	2.4		
Capital Adequacy	18.7	18.0	17.5	19.5	18.9	19.0	17.5	19.3	18.8	19.0		

Note: Rounding differences may appear in the above tables