



	SUMMARY FINANCIALS - QUARTERLY TRENDS												FULL YEAR	
	2015				2014				2013				2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Income Statement (AED Mn)														
Net Interest and Islamic Financing Income	1,658	1,575	1,609	1,587	1,626	1,596	1,647	1,601	1,619	1,525	1,475	1,375	6,429	6,470
Fees & Commission Income, Net*	394	455	445	406	420	452	380	382	310	324	418	312	1,700	1,635
Other Operating Income	681	167	189	266	264	208	181	209	470	163	81	150	1,304	862
Operating Income	2,733	2,198	2,244	2,259	2,310	2,256	2,208	2,192	2,399	2,012	1,974	1,837	9,434	8,966
G & A expenses	(500)	(461)	(524)	(462)	(540)	(450)	(451)	(415)	(456)	(391)	(372)	(348)	(1,947)	(1,856)
Provisions/ Impairments	(507)	(317)	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(1,454)	(1,372)
Taxes	(4)	0	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(13)	(33)
Minority Interest	(4)	(2)	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(13)	(49)
Net Income	1,718	1,419	1,452	1,417	1,550	1,425	1,350	1,330	1,372	1,190	1,167	1,046	6,006	5,656
Earnings Per Share (AED)	0.38	0.31	0.31	0.31	0.34	0.31	0.29	0.28	0.29	0.25	0.25	0.22	1.32	1.22

*Net of related expenses, previously classified under G&A expenses

Balance Sheet (AED Bn)

	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1
Loans & Advances	149.8	154.1	148.9	142.8	139.7	132.7	128.2	123.4	125.6	124.8	120.7	115.2
Customer Deposits	142.5	141.5	140.3	142.9	141.3	144.6	137.5	129.6	138.0	132.6	123.9	119.2
Total Assets	227.5	228.5	219.1	214.0	212.2	208.0	198.2	192.9	198.2	191.7	185.2	174.6
Shareholder's equity	35.9	34.3	33.0	31.6	34.1	32.4	31.0	29.6	31.2	29.8	28.7	27.7

Key Ratios - YTD (in %)

	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1
Net Interest Margin	3.3	3.3	3.4	3.4	3.6	3.6	3.7	3.7	3.7	3.7	3.6	3.6
Cost-to-Income	18.3	21.0	23.4	20.5	23.4	19.9	20.4	18.9	19.0	19.4	18.8	18.9
Non-Performing Loan (NPL)	2.8	2.7	2.6	2.5	2.5	2.7	3.0	3.4	3.3	3.9	3.6	3.2
Provision Coverage	102.9	109.5	116.6	126.1	126.7	121.6	110.2	96.0	91.1	75.1	80.1	101.8
Regulatory Advances-to-Deposits Ratio	87.2	90.1	87.5	85.5	83.5	79.1	80.7	82.4	80.6	80.1	83.3	81.9
Return on Average Equity	17.1	16.7	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	2.6	2.7	2.7	2.8	2.7	2.7	2.7	2.6	2.5	2.5	2.4
Capital Adequacy	17.5	18.6	18.7	18.0	17.5	19.5	18.9	19.0	17.4	19.3	18.8	19.0

Note: Rounding differences may appear in the above tables