



	SUMMARY FINANCIALS - QUARTERLY TRENDS												FULL YEAR		
	2016	2015				2014				2013				2015	2014
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Income Statement (AED Mn)															
Net Interest and Islamic Financing	1,586	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	365	394	455	445	406	420	452	380	382	310	324	418	312	1,700	1,635
Other Operating Income	195	681	167	189	266	264	208	181	209	470	163	81	150	1,304	862
Operating Income	2,146	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	(436)	(500)	(461)	(524)	(462)	(540)	(450)	(451)	(415)	(456)	(391)	(372)	(348)	(1,947)	(1,856)
Provisions / Impairments	(376)	(507)	(317)	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(1,454)	(1,372)
Taxes	(1)	(4)	0	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(13)	(33)
Minority Interest	(1)	(4)	(2)	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(13)	(49)
Net Income	1,332	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)	0.29	0.37	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
Balance Sheet (AED Bn)															
Loans & Advances	152.5	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	140.8	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	227.4	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	32.8	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 %)															
Net Interest Margin	3.1	3.3	3.3	3.4	3.4	3.6	3.6	3.7	3.7	3.7	3.7	3.6	3.6	3.3	3.6
Cost-to-Income	20.3	18.3	21.0	23.4	20.4	23.4	19.9	20.4	18.9	19.0	19.4	18.8	18.9	20.6	20.7
Non-Performing Loan (NPL)	2.6	2.8	2.7	2.6	2.5	2.5	2.7	3.0	3.4	3.3	3.9	3.6	3.2	2.8	2.5
Provision Coverage	109.8	102.9	109.5	116.6	126.1	126.7	121.6	110.2	96.0	91.1	75.1	80.1	101.8	102.9	126.7
Advances to Stable Resources Ratio	90.3	87.2	90.1	87.5	85.5	83.5	79.1	80.7	82.4	80.6	80.1	83.3	81.9	87.2	83.5
Return on Average Equity	15.5	17.1	16.7	17.1	17.2	17.3	17.2	17.2	17.5	15.8	15.3	15.2	14.7	17.1	17.3
Return on Average Assets	2.3	2.7	2.6	2.7	2.7	2.8	2.7	2.7	2.7	2.6	2.5	2.5	2.4	2.7	2.8
Capital Adequacy	18.2	17.5	18.6	18.7	18.0	17.5	19.5	18.9	19.0	17.4	19.3	18.8	19.0	17.5	17.5

Note: Rounding differences may appear in the above tables