



	SUMMARY FINANCIALS - QUARTERLY TRENDS														HALF YEAR	
	2016		2015				2014				2013				2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Income Statement (AED Mn)																
Net Interest and Islamic Financing	1,565	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	3,151	3,196
Fees & Commission Income, Net	462	365	394	455	445	406	420	452	380	382	310	324	418	312	827	852
Other Operating Income	194	195	681	167	189	266	264	208	181	209	470	163	81	150	389	455
Operating Income	2,221	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	4,367	4,503
G & A expenses	(487)	(436)	(500)	(461)	(524)	(462)	(540)	(450)	(451)	(415)	(456)	(391)	(372)	(348)	(924)	(987)
Provisions/ Impairments	(398)	(376)	(507)	(317)	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(774)	(630)
Taxes	(11)	(1)	(4)	0	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(12)	(10)
Minority Interest	(19)	(1)	(4)	(2)	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(20)	(8)
Net Income	1,305	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	2,638	2,869
Earnings Per Share (AED)	0.29	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	0.58	0.62
Balance Sheet (AED Bn)																
Loans & Advances	153.8	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	139.7	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	227.2	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	34.2	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	3.1	3.3	3.3	3.4	3.4	3.6	3.6	3.7	3.7	3.7	3.7	3.6	3.6	3.1	3.4
Cost-to-Income	21.1	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	21.1	21.9
Non-Performing Loan (NPL)	3.1	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	3.1	2.6
Provision Coverage	94.2	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	94.2	116.6
Advances to Stable Resources Ratio	91.5	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	91.5	87.5
Return on Average Equity	15.0	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	15.0	17.1
Return on Average Assets	2.3	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	2.3	2.7
Capital Adequacy	18.8	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	18.8	18.7

Note: Rounding differences may appear in the above tables