



SUMMARY FINANCIALS - QUARTERLY TRENDS

	SUMMARY FINANCIALS - QUARTERLY TRENDS												NINE MONTHS				
	2016			2015				2014				2013				2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Income Statement (AED Mn)																	
Net Interest and Islamic Financing	1,594	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	4,745	4,772
Fees & Commission Income, Net	512	462	365	394	455	445	406	420	452	380	382	310	324	418	312	1,339	1,307
Other Operating Income	708	194	195	681	167	189	266	264	208	181	209	470	163	81	150	1,098	623
Operating Income	2,814	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	7,182	6,701
G & A Expenses	(504)	(487)	(436)	(500)	(461)	(524)	(462)	(540)	(450)	(451)	(415)	(456)	(391)	(372)	(348)	(1,428)	(1,447)
Provisions/ Impairments	(420)	(398)	(376)	(507)	(317)	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(1,194)	(947)
Taxes	(12)	(11)	(1)	(4)	0	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(24)	(10)
Minority Interest	(15)	(19)	(1)	(4)	(2)	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(35)	(9)
Net Income	1,864	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	4,501	4,288
Earnings Per Share (AED)	0.41	0.28	0.29	0.37	0.31	0.32	0.31	0.34	0.31	0.29	0.28	0.29	0.25	0.25	0.22	0.98	0.93
Balance Sheet (AED Bn)																	
Loans & Advances	156.2	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	140.9	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	233.2	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	36.0	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	3.1	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	3.3
Cost-to-Income	19.9	21.1	20.3	18.3	21.6	23.4	20.4	23.4	19.9	20.4	18.9	19.0	19.4	18.8	18.9	19.9	21.6
Non-Performing Loan (NPL)	2.6	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	2.6	2.7
Provision Coverage	114.0	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	114.0	109.5
Advances to Stable Resources Ratio	90.7	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	90.7	90.1
Return on Average Equity	16.7	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	16.7	16.7
Return on Average Assets	2.6	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	2.6	2.6
Capital Adequacy	19.7	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	19.7	18.6

Note: Rounding differences may appear in the above tables