



	SUMMARY FINANCIALS - QUARTERLY TRENDS																FULL YEAR	
	2016				2015				2014				2013				2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
<b>Income Statement (AED Mn.)</b>																		
Net Interest and Islamic Financing	1,641	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	6,386	6,429
Fees & Commission Income, Net	509	512	462	365	394	455	445	406	420	452	380	382	310	324	418	312	1,849	1,700
Other Operating Income	250	708	194	195	681	168	189	266	264	208	181	209	470	163	81	150	1,348	1,304
<b>Operating Income</b>	<b>2,401</b>	<b>2,814</b>	<b>2,221</b>	<b>2,146</b>	<b>2,733</b>	<b>2,198</b>	<b>2,244</b>	<b>2,259</b>	<b>2,310</b>	<b>2,256</b>	<b>2,208</b>	<b>2,192</b>	<b>2,399</b>	<b>2,012</b>	<b>1,974</b>	<b>1,837</b>	<b>9,582</b>	<b>9,434</b>
G & A Expenses	(570)	(504)	(487)	(436)	(500)	(461)	(524)	(462)	(540)	(450)	(451)	(415)	(456)	(391)	(372)	(348)	(1,998)	(1,947)
Provisions/ Impairments	(279)	(420)	(398)	(376)	(507)	(317)	(258)	(372)	(177)	(368)	(392)	(436)	(546)	(423)	(418)	(433)	(1,473)	(1,454)
Taxes	(18)	(12)	(11)	(1)	(4)	0	(4)	(5)	(14)	(7)	(7)	(4)	(9)	(5)	(13)	(5)	(42)	(13)
Minority Interest	(9)	(15)	(19)	(1)	(4)	(2)	(5)	(2)	(29)	(8)	(7)	(5)	(16)	(4)	(3)	(5)	(44)	(13)
<b>Net Income</b>	<b>1,525</b>	<b>1,864</b>	<b>1,305</b>	<b>1,332</b>	<b>1,718</b>	<b>1,419</b>	<b>1,452</b>	<b>1,417</b>	<b>1,550</b>	<b>1,425</b>	<b>1,350</b>	<b>1,330</b>	<b>1,372</b>	<b>1,190</b>	<b>1,167</b>	<b>1,046</b>	<b>6,026</b>	<b>6,006</b>
Earnings Per Share (AED)	0.34	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	1.32	1.31

**Balance Sheet (AED Bn.)**

Loans & Advances	156.7	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	149.2	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	245.1	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	37.2	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	3.1	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	20.8	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	20.8	20.6
Non-Performing Loan (NPL)	2.3	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	2.3	2.8
Provision Coverage	121.1	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	121.1	102.9
Advances to Stable Resources Ratio	86.7	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	86.7	87.2
Return on Average Equity	16.5	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	16.5	17.1
Return on Average Assets	2.6	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	2.7
Capital Adequacy	18.3	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	18.3	17.5

Note: Rounding differences may appear in the above tables