

MAJOR FINANCIAL INDICATORS AND RATIOS 2017 & 2016

Amounts in thousands JD

	2017	2016
Major Operating Results		
Net Interest and Commission	105,886	102,112
Gross Income	123,411	118,845
Income from Continuous Operations before taxes	42,313	42,861
Income from Continuous Operations after taxes	28,185	29,486
Net income after taxes and non-controlling interest	26,956	29,747
Earning per Share	0.270	0.297
Major Financial Position Items		
Total Assets	2,832,207	2,739,985
Direct Credit Facilities - Net	1,562,287	1,446,911
Customers Deposits and Cash Margins	1,904,489	1,791,361
Total Equity - Bank Shareholders	468,411	459,693
Off the Financial Position Items	500,799	459,512
Major Financial Ratios		
Return on Average Assets	0.97%	1.07%
Return on Average Owners' Equity	5.77%	6.53%
Capital Adequacy Ratio	18.30%	19.01%
Financial Leverage Ratio	12.79%	12.89%
Efficiency Indicators		
G&A Expenses/Net Interest and Commission	55.20%	51.94%
G&A Expenses/Gross Income	47.36%	44.62%
Assets Quality Indicators		
Non Performing Loans/Gross Credit Facilities	5.52%	8.59%
Non Performing Loans Coverage Ratio	60.80%	60.54%