

## MAJOR FINANCIAL INDICATORS AND RATIOS 2016 & 2015

Amounts in thousands JD

	2016	2015
<b>Major Operating Results</b>		
Net interest and commission	102,132	102,210
Gross income	120,652	127,900
Income before taxes	43,492	56,467
Income for the year-Bank Shareholders	29,747	38,558
Earnings per share-Bank Shareholders	0.297	0.386
<b>Major Balance Sheet Items</b>		
Total assets	2,739,985	2,844,732
Direct Credit facilities – net	1,446,911	1,372,787
Customers deposits and cash margins	1,791,361	1,987,808
Total equity-Bank shareholders	459,693	448,579
Off-Balance Sheet Items	495,512	448,306
<b>Major Financial Ratios</b>		
Return on average assets	1.07%	1.45%
Return on average Owners' equity	6.53%	8.84%
Capital adequacy ratio	19.01%	18.23%
Financial leverage ratio	16.98%	15.97%
<b>Efficiency Indicators</b>		
Gen. & Admin. expenses / Net interest and commission	52.83%	45.80%
Gen. & Admin. expenses / Gross earnings	44.72%	36.60%
<b>Assets Quality Indicators</b>		
Non – performing loans / Gross credit facilities	8.59%	8.67%
Non – performing loans Coverage	60.54%	46.33%

