



Consolidated Activity Highlights at End-December 2011

Among leading regional banking groups

- **US\$ 28.7 billion in total assets**
- **US\$ 24.8 billion in customers' deposits**
- **US\$ 2.4 billion of shareholders' equity**
- **US\$ 365.2 million of consolidated net profits in 2011**
rising by 3.7% relative to 2010, despite the allocation of the profits of the Syrian and Egyptian entities (US\$ 42 million) to collective provisions on consolidated level, thereby abiding by strict precautionary management policies

Resilient asset quality in the face of challenging regional developments

- **77.3% coverage of gross doubtful loans by specific loan loss provisions in cash, reaching 104% when accounting for real guarantees**
- **0.66% only of net doubtful loans to gross loans ratio, without accounting for US\$ 101 million of consolidated collective provisions**

Sustaining good levels of financial standing

- **50.6% of primary liquidity to customers' deposits ratio**
- **11% of capital adequacy ratio as per Basle II**
- **16.4% of return on average common equity**
corresponding to US\$ 1 of earnings per common share and US\$ 5.72 of common book per share
- **45.5% of cost to income ratio**

A REGIONAL UNIVERSAL BANK
AT THE SERVICE OF THE ARAB ECONOMY AND PEOPLE