

## MAJOR FINANCIAL INDICATORS AND RATIOS 2008 & 2007

*Amounts in thousands JDs*

	2008	2007	Change
<b>Major Operating Results</b>			
Net interest and commission	95,652	79,883	19.7%
Income before taxes	68,334	63,668	7.3%
Income for the year-Bank Shareholders	46,440	44,379	4.6%
Gross income	116,656	96,774	20.5%
Earnings per share-Bank Shareholders	0.464	0.444	4.5%
<b>Major Balance Sheet Items</b>			
Total assets	2,062,791	2,016,728	2.3%
Direct Credit facilities - net	1,237,395	1,129,106	9.6%
Customers deposits and cash margins	1,309,380	1,224,425	6.9%
Total equity-Bank shareholders	239,398	216,947	10.3%
<b>Major Financial Ratios</b>			
Operating assets / Total assets	90.20%	90.50%	
Return on average assets	3.357%	3.47%	
Return on average Owners' equity	28.72%	30.20%	
Capital adequacy ratio *	14.99%	14.97%	
Financial leverage ratio	12.13%	11.19%	
<b>Efficiency Indicators</b>			
Gen. & Admin. expenses / Average assets	1.59%	1.47%	
Gen. & Admin. expenses / Average earnings	18.00%	16.42%	
Non – performing loans / Gross credit facilities	0.50%	0.20%	
Non – performing loans Coverage	253.10%	227.30%	
<b>Off - Balance sheet items</b>	<b>381,237</b>	<b>368,948</b>	<b>3.3%</b>

\* Includes Operational Risks as required by Basel II