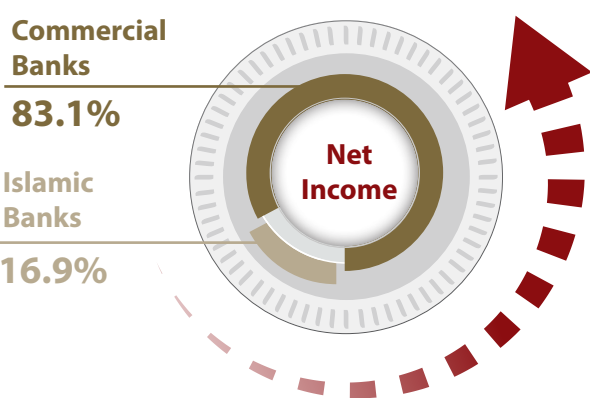


The share of investment income in comparison with Q4 2013 **↑ 11.2%**

Statement of Earnings

Commercial and Islamic banks net income increased in the fourth quarter of 2014 compared with the same quarter of 2013 **↑ 6.4%**



Compensation of Employees
40,474



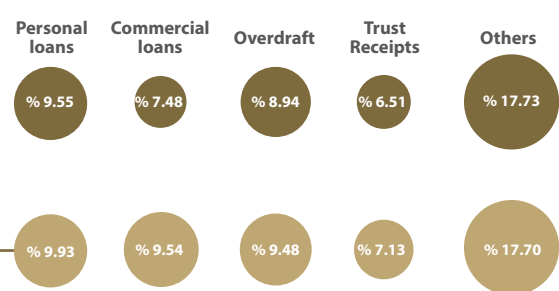
Average compensation per worker in Abu Dhabi based banks

↑ 14.8%

Interest Rates

on deposits loans and advances

The interest rate on deposits decreased in the fourth quarter of 2014 compared with the fourth quarter of 2013 **↓ 2.6%**



The total number of employees increased by 10.9% in the fourth quarter of 2014 compared with the fourth quarter of 2013

↑ 13.9%

Source: Central Bank - UAE

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