التاريخ: ٣٠ يناير ٢٠١٣
المرجع: GHO CSE 1300045

السيد / حسن عبد الرحمن السركال المحترم
نائب رئيس تنفيذي – رئيس تنفيذي العمليات
رئيس قطاع العمليات
سوق دبي المالي
ص. ب.: ٩٧٠٠
دبي – ا.ع.م

تحية طيبة وبعد،

الموضوع: قرارات اجتماع مجلس إدارة مصرف الإمارات الإسلامي ش.م.ع

يرجى التكرم بالعلم بأن مجلس إدارة مصرف الإمارات الإسلامي ش.م.ع. قد أجاز في اجتماعه الذي عقد في تمام الساعة ١٠:٣٠ من صباح يوم الأربعاء الموافق ٣٠ يناير ٢٠١٣، القرارات التالية:

١) الموافقة على الميزانية العمومية المجمعة وحساب الأرباح والخسائر للسنة المالية ٢٠١٢م.

٢) الموافقة على عقد اجتماع الجمعية العمومية السنوي العادي يوم الأربعاء الموافق ٦ مارس ٢٠١٣، الساعة ٩:٠٠ صباحاً في المقر الرئيسي للمصرف.

وتفضلوا بقبول فائق الاحترام

ص.ب: ٦٥٦٤، دبي ا.ع.م
مصرف الإمارات الإسلامي EMIRATES ISLAMIC BANK
P.O.Box: 6564, Dubai, U.A.E.

سعيد عبد الله يوسف
أمين سر الشركة

- نسخة إلى:
هيئة الأوراق المالية والسلع

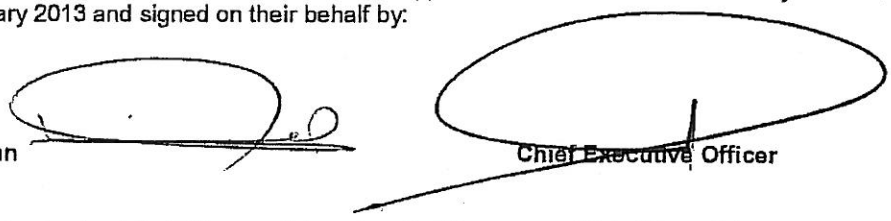
Emirates Islamic Bank (PJSC)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

For the year ended 31 December 2012

	Note	2012 AED'000	2011 AED'000
ASSETS			
Cash and balances with UAE Central Bank	5	2,004,695	1,195,167
Due from banks	6	10,922,263	4,882,737
Financing receivables	7	19,825,471	12,969,041
Investments	8	2,911,381	2,197,591
Investment properties	9	1,119,133	1,111,317
Customer acceptances		124,831	90,096
Prepayments and other assets	10	247,195	195,293
Property and equipment	11	108,791	98,918
TOTAL ASSETS		**37,263,760**	**22,740,160**
LIABILITIES			
Customers' accounts	12	25,673,184	17,125,152
Due to banks	13	3,023,964	1,343,999
Sukuk payable	14	3,673,000	-
Customer acceptances		124,831	90,096
Other liabilities	15	1,061,594	619,902
Zakat payable		3,291	1,053
Investment wakala	16	1,081,872	1,081,872
TOTAL LIABILITIES		**34,641,736**	**20,262,074**
SHAREHOLDERS' EQUITY			
Share capital	17	2,430,422	2,430,422
Statutory reserve	18	214,987	206,865
General reserve	18	120,766	112,644
Fair value reserve		66,632	515
Accumulated losses		(254,059)	(315,744)
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK		**2,578,748**	**2,434,702**
Non-controlling interest	19	43,276	43,384
TOTAL EQUITY		**2,622,024**	**2,478,086**
TOTAL LIABILITES AND EQUITY		**37,263,760**	**22,740,160**
CONTINGENTCIES AND COMMITMENTS	20	**4,472,047**	**4,360,138**

These consolidated financial statements were approved and authorized for issue by the Board of Directors on 30 January 2013 and signed on their behalf by:



Chairman **Chief Executive Officer**

The attached notes 1 to 36 form an integral part of these consolidated financial statements.
The independent auditors' report is set out on page 1.

Emirates Islamic Bank (PJSC)
CONSOLIDATED STATEMENT OF INCOME
For the year ended 31 December 2012

	Note	2012 AED'000	2011 AED'000
INCOME			
Income from financing activities, net	21	760,873	699,951
Income/(loss) from investment securities, net	22	50,007	(45,531)
Income from Group Holding Company, net	23	275,866	240,642
Property related income, net	24	1,455	(5,843)
Commission and fee income, net	25	231,692	237,904
Other operating income, net	26	23,669	38,593
TOTAL INCOME		**1,343,562**	**1,165,716**
EXPENSES			
General and administrative expenses	27	(429,001)	(430,035)
TOTAL EXPENSES		**(429,001)**	**(430,035)**
NET OPERATING INCOME BEFORE ALLOWANCES FOR IMPAIRMENT AND DISTRIBUTIONS		**914,561**	**735,681**
Allowances for impairment, net of recoveries	28	(456,611)	(783,289)
NET OPERATING INCOME		**457,950**	**(47,608)**
Customers' share of profit and distribution to sukuk holders	29	(376,838)	(400,944)
NET PROFIT/(LOSS) FOR THE YEAR		**81,112**	**(448,552)**
Attributable to:			
Equity holders of the Bank		81,220	(401,495)
Non-controlling interest		(108)	(47,057)
NET PROFIT/(LOSS) FOR THE YEAR		**81,112**	**(448,552)**
Earnings/(loss) per share (Dirham)	30	0.033	(0.165)

The attached notes 1 to 36 form an integral part of these consolidated financial statements.
The independent auditors' report is set out on page 1.