Banking Sector – Palestine Exchange 1st Q 2014

Company	Symbol	Paid-in Capital	Close Price		Change	Net Income		Change	Total Assets 31/03/2014	Total Liabilities 31/03/2014	Shareholder's Equity 31/03/2014	Net Credit Facilities 31/03/2014	Customers' Deposits 31/03/2014	EPS	P/E	B.V	P/B.V	DYR%	ROA	ROE	Net Credit Facilities/Customers' Deposits
			31/03/2014	31/12/2013		31/03/2014	31/03/2013														
Arab Islamic Bank	AIB $	50,000,000	1.12	1.15	-2.61%	1,968,953	816,328	141.20%	489,076,943	423,454,603	65,622,340	209,052,625	358,832,642	0.039	15.34	1.31	0.85	-	0.40%	3.00%	58.26%
Bank of Palestine	BOP $	150,000,000	3.16	3.20	-1.25%	12,543,622	14,362,620	-12.66%	2,388,271,411	2,122,416,518	265,181,700	1,147,287,452	1,712,320,298	0.084	11.70	1.77	1.79	2.60%	0.53%	4.73%	67.00%
Palestine Islamic Bank	ISBK $	50,000,000	1.39	1.54	-9.74%	1,809,453	1,443,899	25.32%	532,948,646	467,908,291	65,040,355	273,396,500	403,981,734	0.036	10.61	1.30	1.07	3.90%	0.34%	2.78%	67.68%
Palestine Commercial Bank	PCB $	30,026,056	0.70	0.69	1.45%	274,886	498,740	-44.88%	229,450,822	200,308,958	29,141,864	107,913,153	142,365,727	0.009	175.00	0.97	0.72		0.12%	0.94%	75.80%
Palestine Investment Bank	PIBC $	53,000,000	0.91	0.88	3.41%	865,953	680,284	27.29%	289,980,396	221,870,358	68,110,038	99,424,258	171,721,823	0.016	24.59	1.29	0.71		0.30%	1.27%	57.90%
Al Quds Bank	QUDS $	50,000,000	1.00	0.99	1.01%	2,267,620	1,554,015	45.92%	536,452,748	470,806,367	65,646,381	301,906,965	414,145,844	0.045	10.53	1.31	0.76		0.42%	3.45%	72.90%
The National Bank	TNB $	49,881,953	1.18	1.17	0.85%	1,878,000	814,909	130.46%	540,964,128	484,368,369	56,595,759	247,806,171	255,652,882	0.038	16.39	1.13	1.04		0.35%	3.32%	96.93%
Total Banking Sector (Sector Average)		**432,908,009**				**21,608,487**	**20,170,795**	7.13%	**5,007,145,094**	**4,391,133,464**	**615,338,437**	**2,386,787,124**	**3,459,020,950**	**0.050**	**12.89**	**1.42**	**1.26**		**0.43%**	**3.51%**	**69.00%**

❖This bulletin aims to compare the listed banks in Palestine Exchange only, that's why Palestine Mortgage & Housing Corporation and Palestine Securities Exchange are not included within the comparison even though they are listed under the Banking and Financial Services Sector.
❖Customers' deposits in Islamic banks (Arab Islamic Bank and Palestine Islamic Bank) is the sum of customers' deposits and the rights of investment accounts owners.
❖The Dividend Yield was calculated based on the close price of 2013.