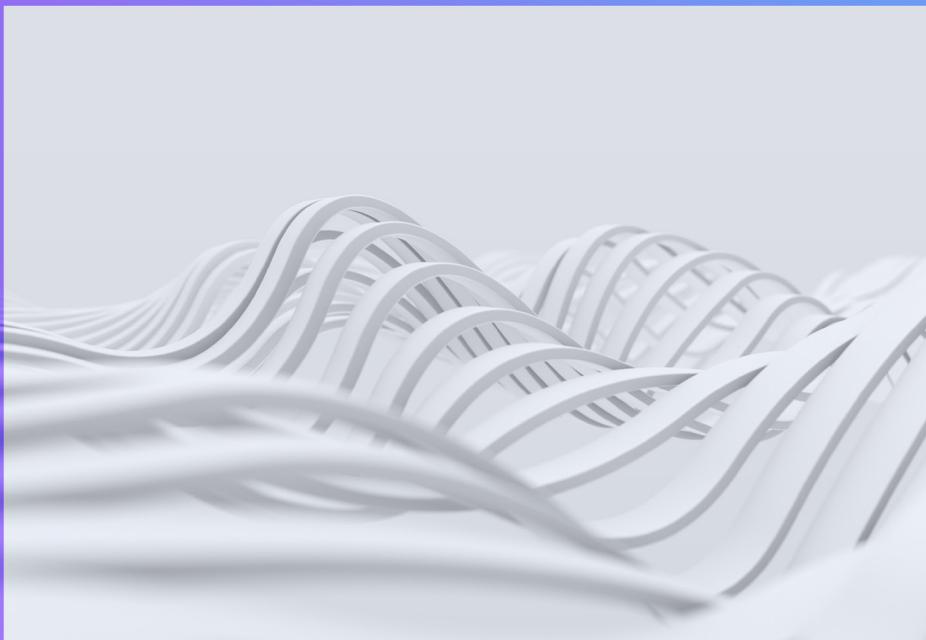




# UAE banking perspectives 2022

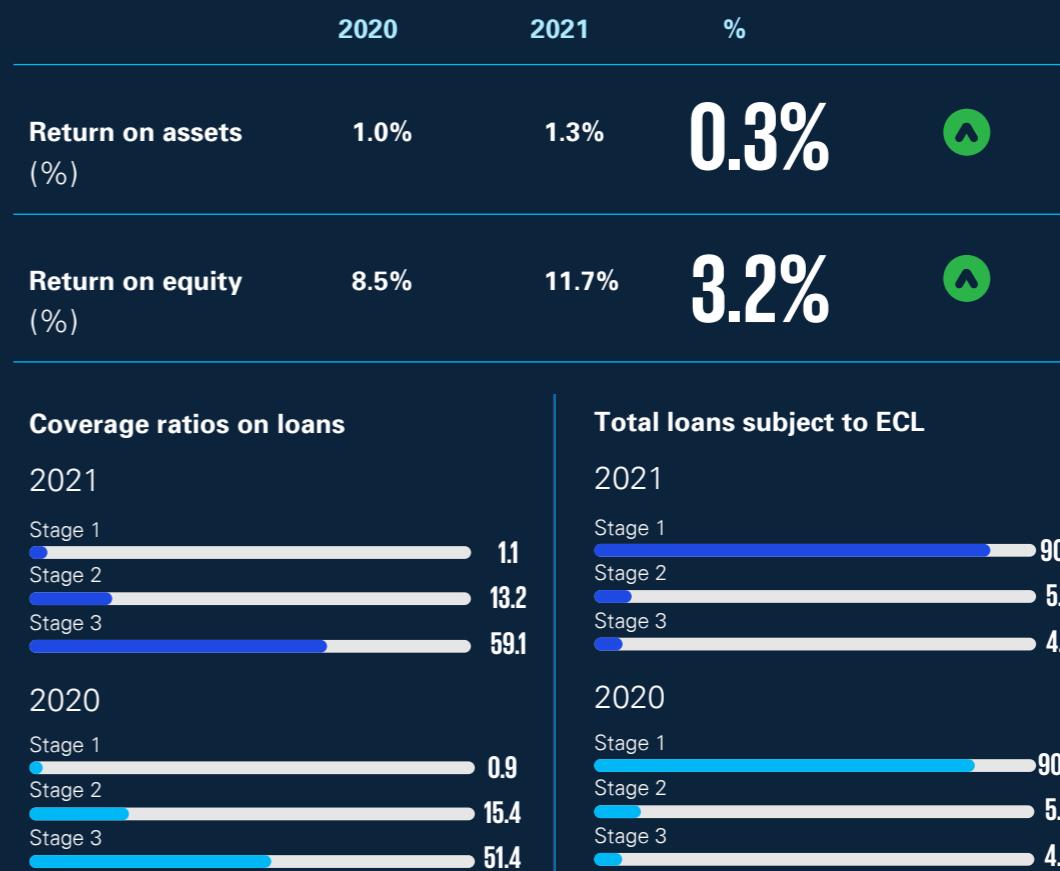
**Progression, pace and power:  
shaping financial services today and tomorrow**



# Performance highlights

For the top 10 local banks

	2020	2021	%	
<b>Total assets</b> (USD billion)	775.22	813.79	<b>5.0%</b>	▲
<b>Net profit</b> (USD billion)	7.21	10.24	<b>42.0%</b>	▲
<b>Net assets</b> (USD billion)	99.86	101.85	<b>2.0%</b>	▲
<b>Net provision charge on loans and advances</b> (financing assets for Islamic banks) (USD billion)	8.67	7.83	<b>-9.7%</b>	▲
<b>Cost-income ratio</b> (%)	38.0%	35.6%	<b>0.3%</b>	▲
<b>Capital adequacy ratio</b> (%)	18.0%	17.3%	<b>-0.7%</b>	▼



**Key**

- Yo-y improvement
- No change
- Yo-y deterioration

The percentages are based on straight line averages of top 10 local banks