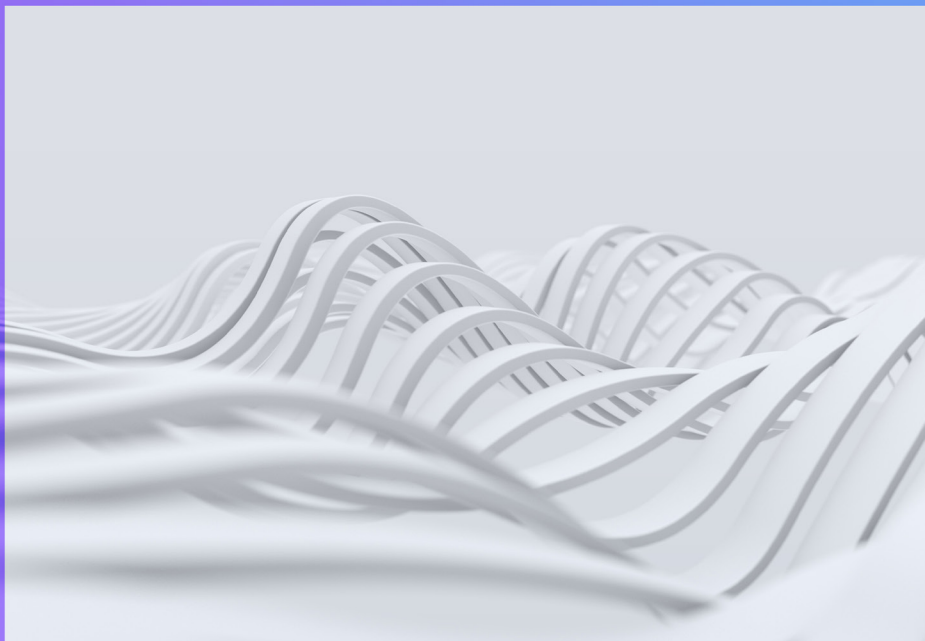




UAE banking perspectives 2022

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



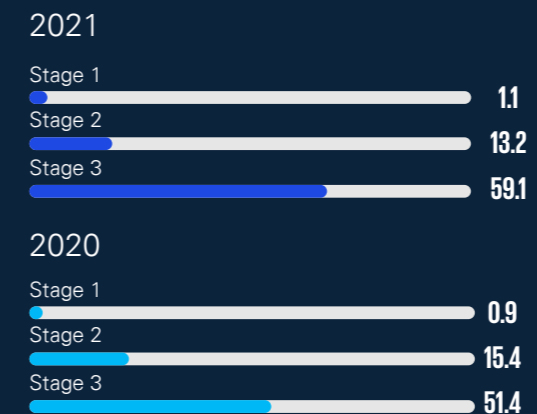
Performance highlights

For the top 10 local banks

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

	2020	2021	%	
Return on assets <i>(%)</i>	1.0%	1.3%	0.3%	▲
Return on equity <i>(%)</i>	8.5%	11.7%	3.2%	▲

Coverage ratios on loans



Total loans subject to ECL



Key

- ▲ Yo-y improvement
- No change
- ▼ Yo-y deterioration

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