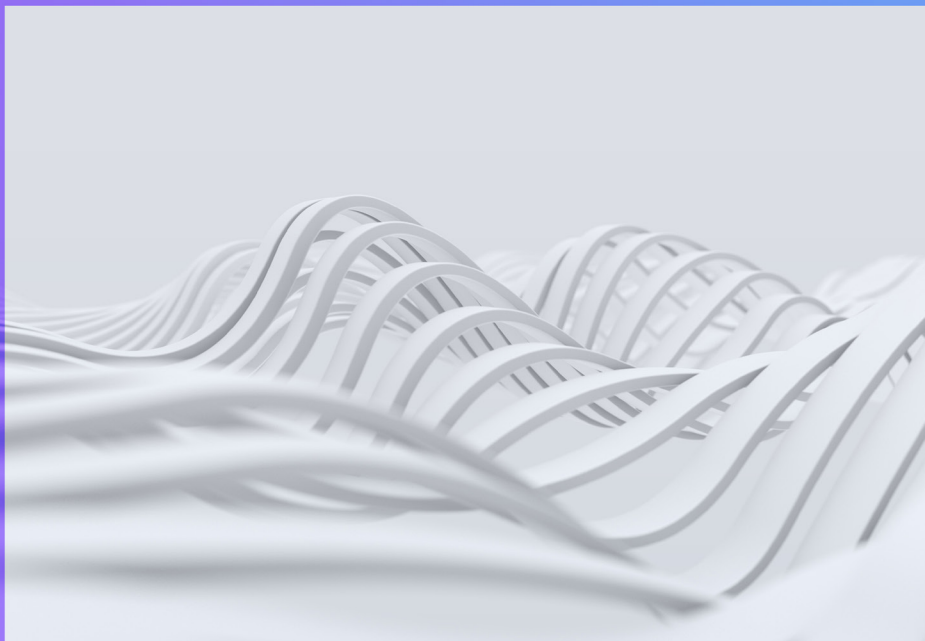




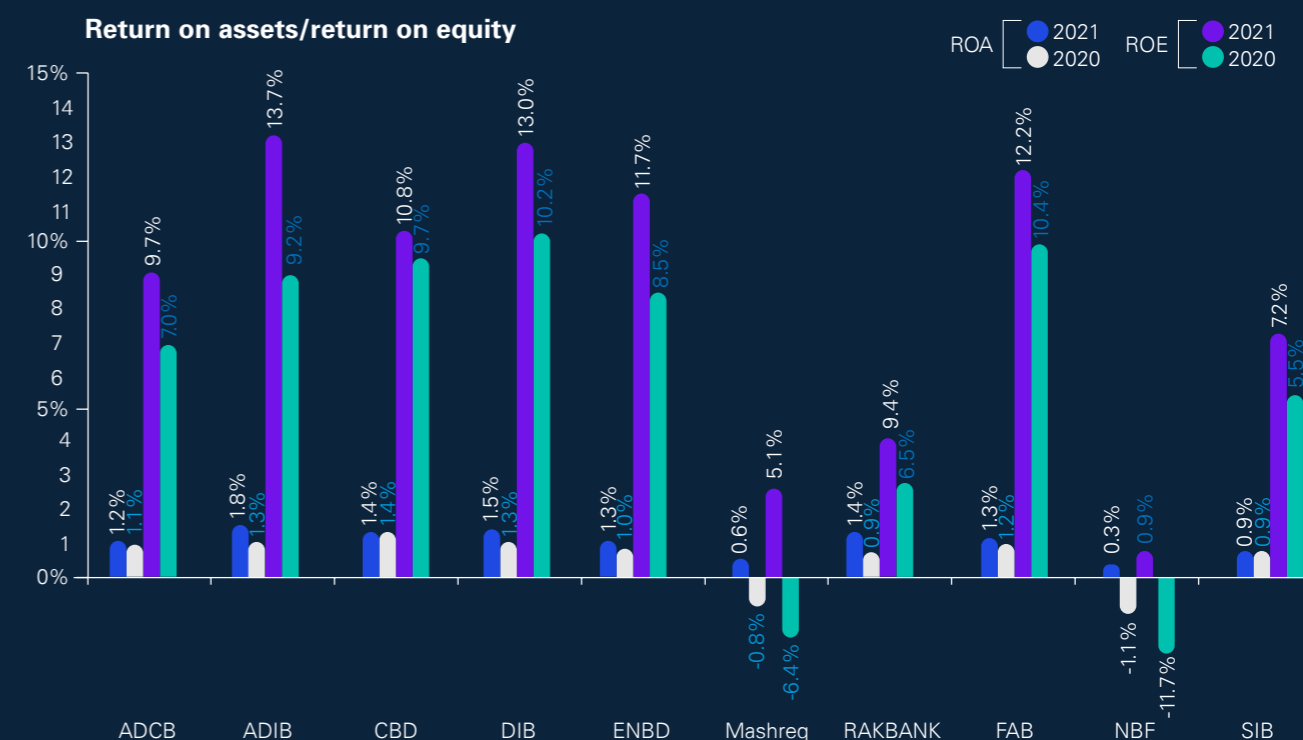
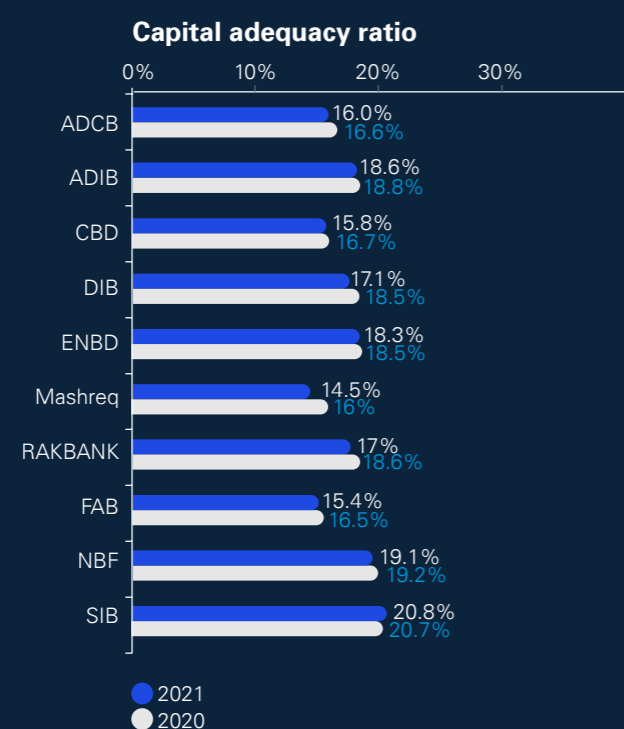
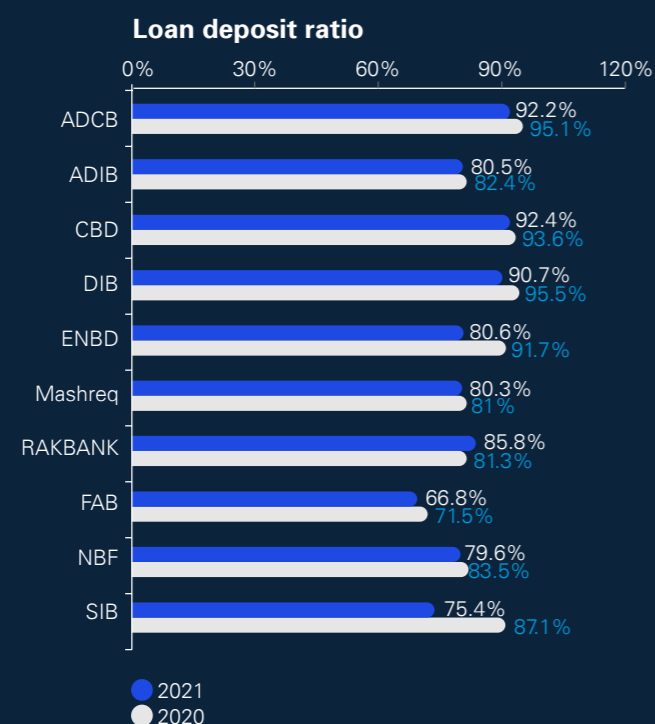
UAE banking perspectives 2022

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



Key banking indicators

Key banking indicators



Glossary

Net Profit attributable to the equity holders of the bank

Loan Deposit Ratio (LDR) is calculated as loans and advances to customers (or financing assets in case of Islamic Banks) divided by customer deposits (including unrestricted investment accounts in case of Islamic Banks).

Capital Adequacy Ratio (CAR) is calculated as total eligible capital divided by total risk weighted assets.

Return on Assets (ROA) is calculated as net profit attributable to the equity holders divided by average assets.

Return on Equity (ROE) is calculated as net profit attributable to the equity holders divided by average equity.

Average assets are calculated as (total assets for the current year + total assets for previous year) divided by 2

Average equity is calculated as (total equity for current year + total equity for previous year) divided by 2

Non-performing loans and advances (or, in the case of Islamic banks, non-performing financing assets)

Total (gross) loans and advances [or total (or gross) financing assets for Islamic banks]

Coverage Ratio is calculated as provisions (including interest in suspense) for the respective stages as a percentage of relevant exposure.

Abu Dhabi Commercial Bank - ADCB

Abu Dhabi Islamic Bank - ADIB

Commercial Bank of Dubai - CBD

Dubai Islamic Bank - DIB

Emirates NBD - ENBD

Mashreq Bank - Mashreq

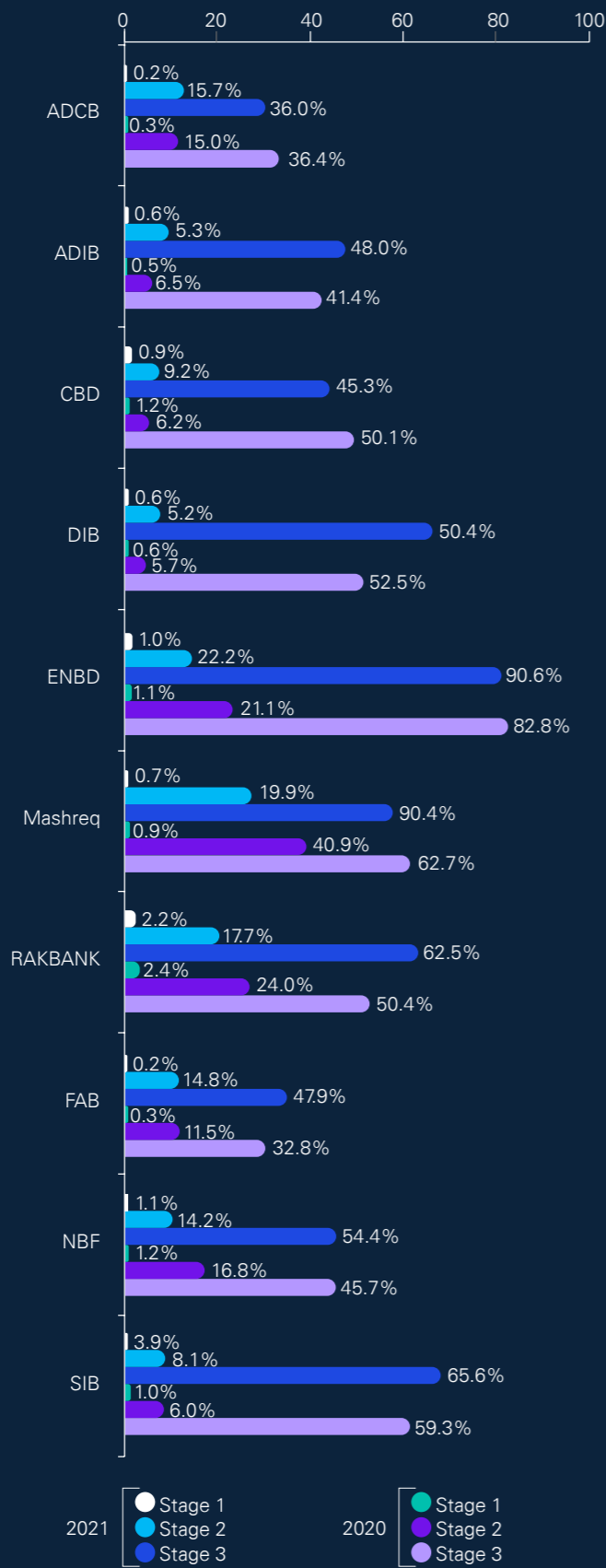
RAK Bank - RAKBANK

First Abu Dhabi Bank - FAB

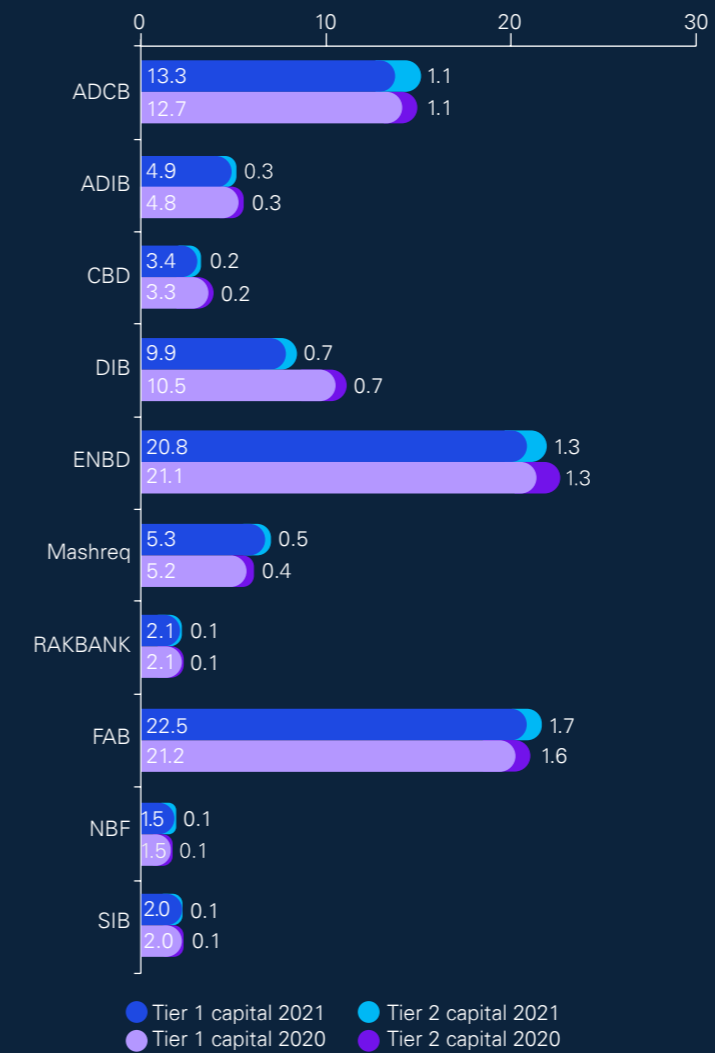
National Bank of Fujairah - NBF

Sharjah Islamic Bank - SIB

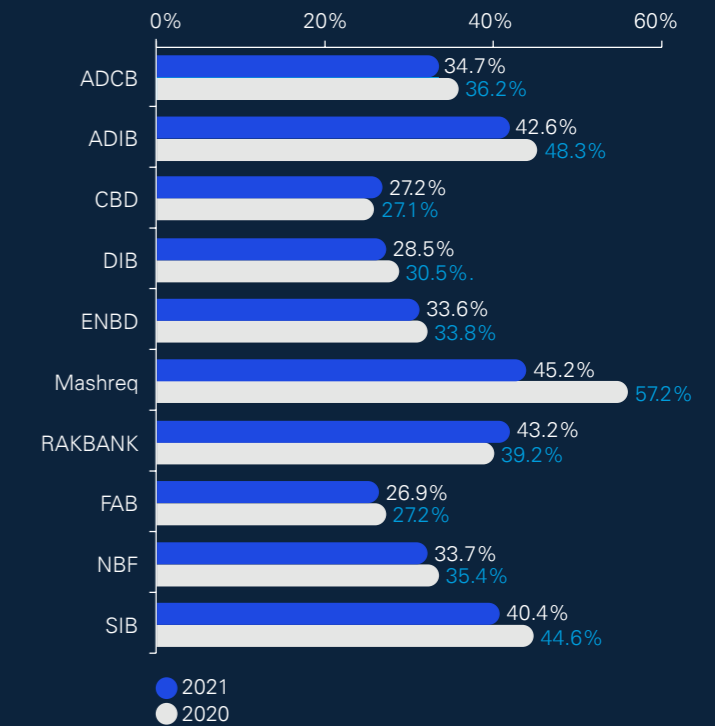
Coverage ratios on loans by stage



Regulatory capital (US\$ billion)



Cost-income ratio



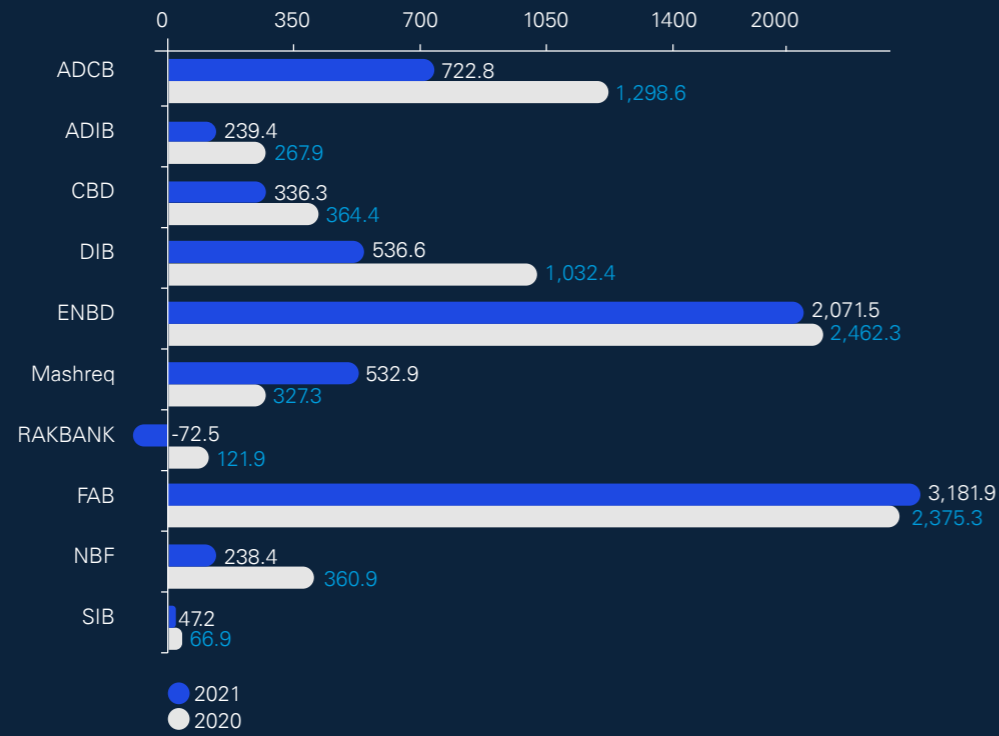
Key banking indicators

Credit rating

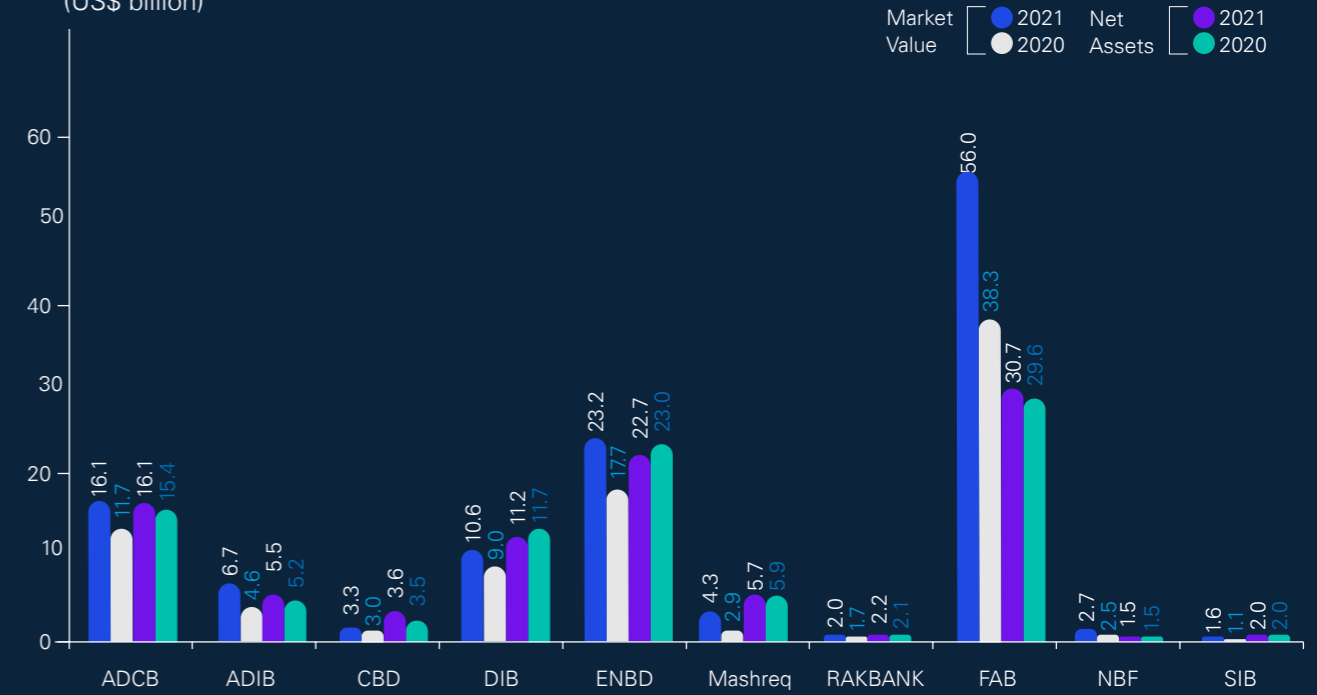
Bank Name	S&P-Long term issuer	S&P-Outlook stable negative	Moody-Long term issuer	Moody-Outlook stable negative	Fitch-Long term issuer	Fitch-Outlook
ADCB	A	STABLE	Aa3	STABLE	A+	STABLE
ADIB	NA	NA	A1	STABLE	A+	STABLE
CBD	NA	NA	A3	STABLE	A-	STABLE
DIB	NA	NA	A2	STABLE	A	STABLE
ENBD	NA	NA	A2	STABLE	A+	STABLE
Mashreq	A-	STABLE	A3	STABLE	A	STABLE
RAK	NA	NA	A3	STABLE	BBB+	STABLE
FAB	AA-	STABLE	Aa2	STABLE	AA-	STABLE
NBF	BBB	STABLE	A3	STABLE	NA	NA
SIB	A-	STABLE	A3u	NEGATIVE	BBB+	STABLE
UAE	NA	NA	Aa2	STABLE	AA-	STABLE

Source: Bloomberg. Credit ratings are as of 24th March 2022.

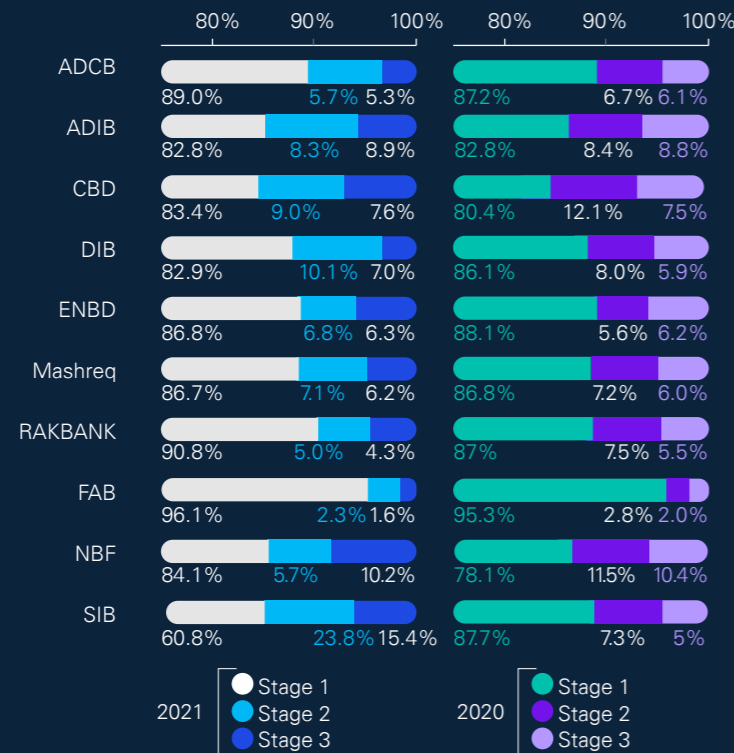
Net impairment charge on loans and advances
(US\$ million)



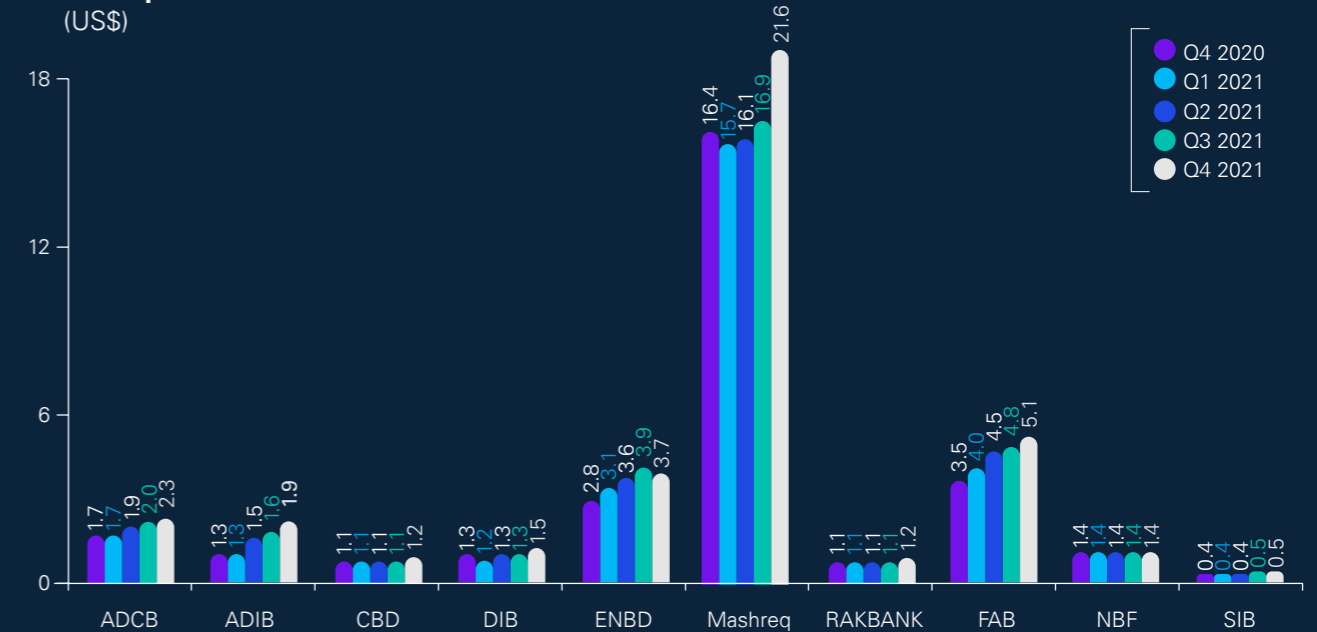
Market value/Net assets
(US\$ billion)



Total loans subject to ECL - by stages



Share price
(US\$)



Key banking indicators