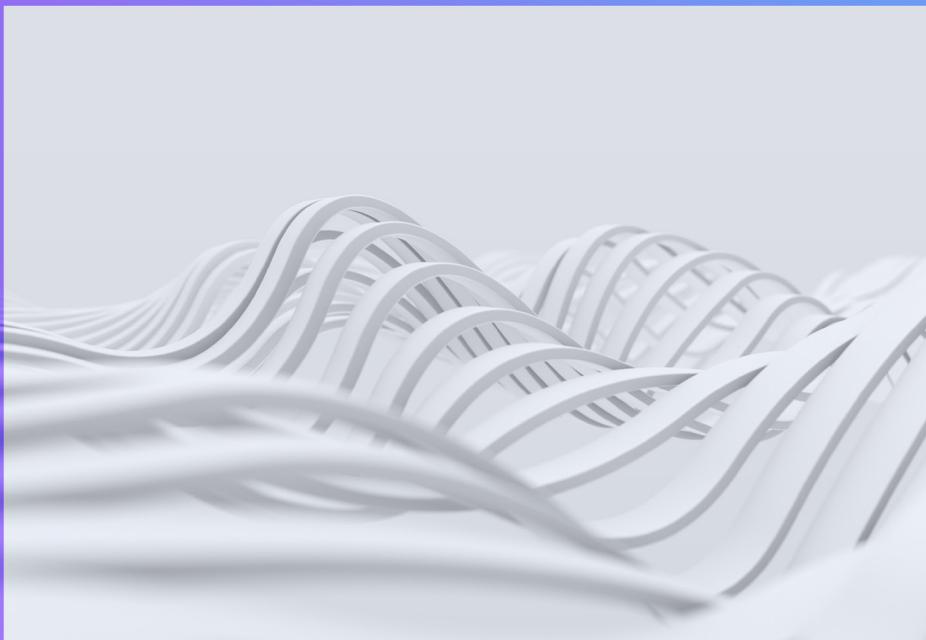




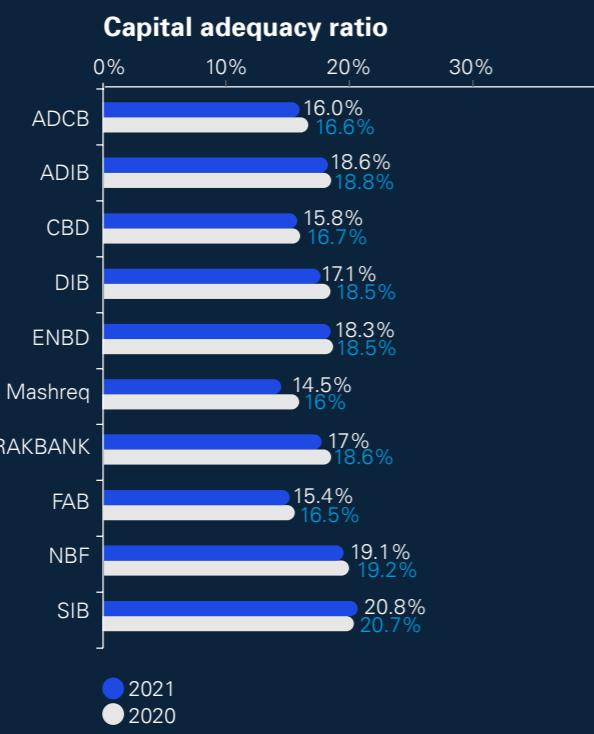
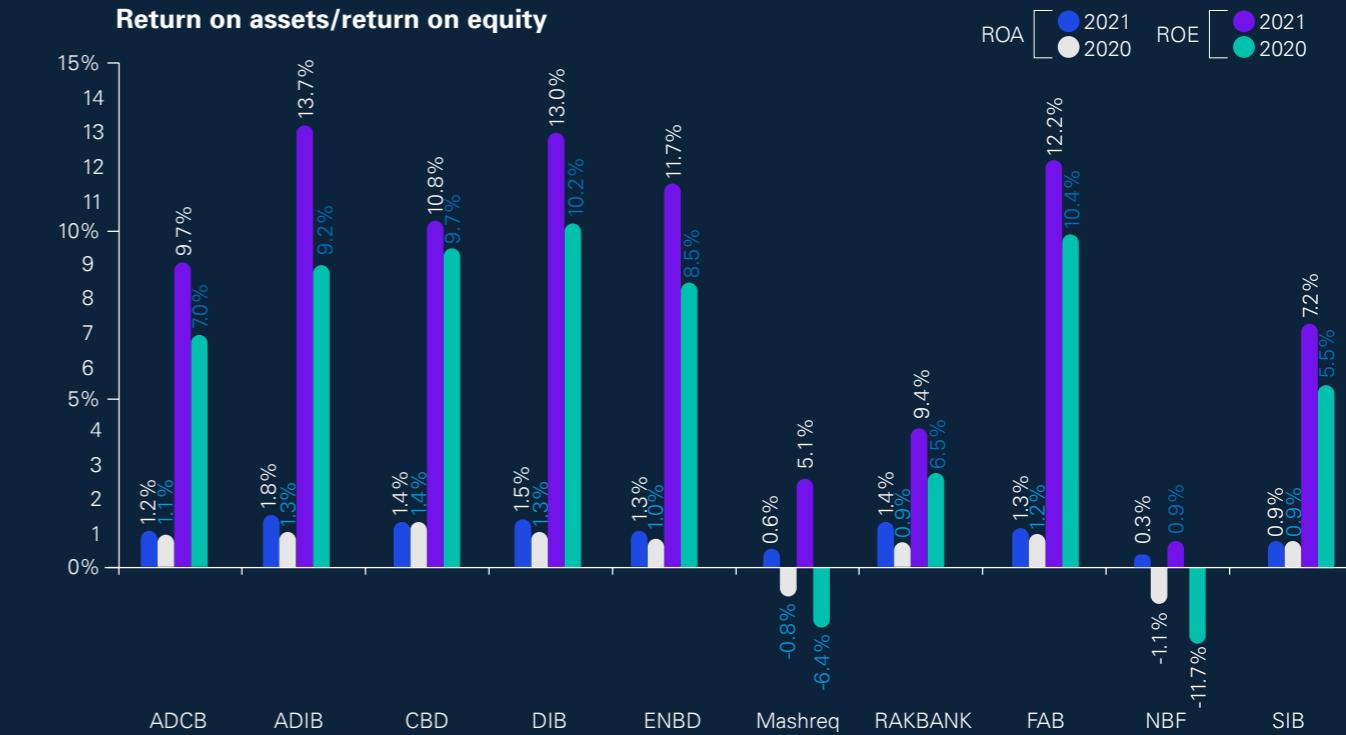
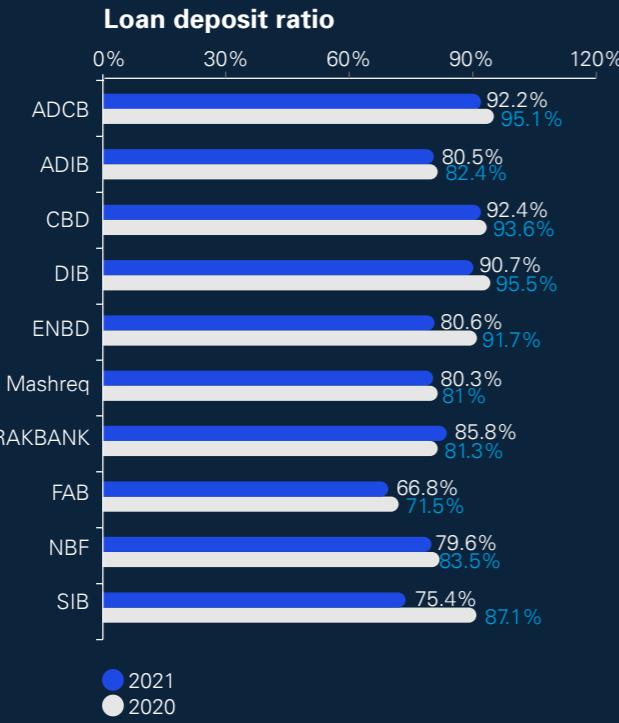
UAE banking perspectives 2022

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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

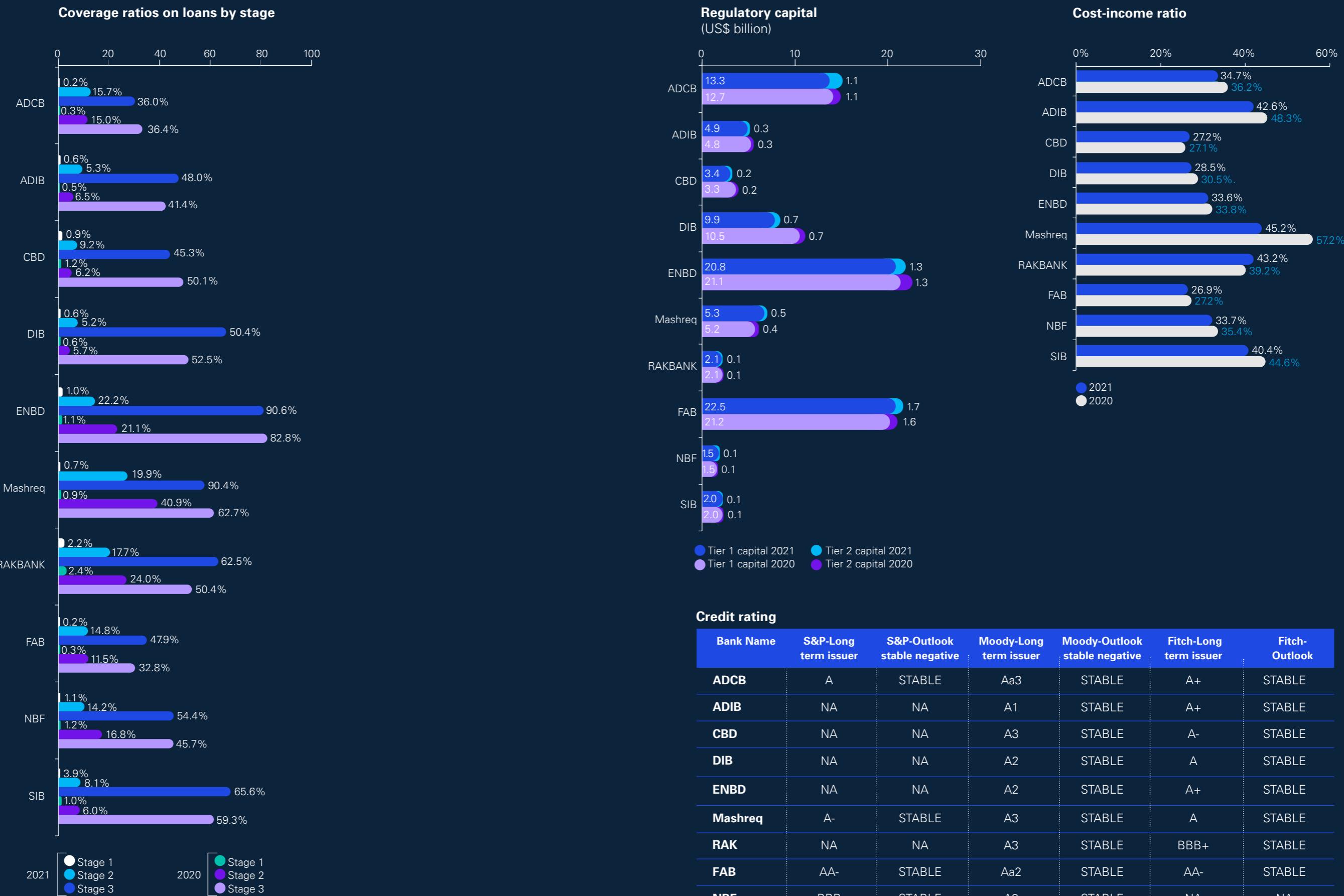
RAK Bank - RAKBANK

First Abu Dhabi Bank - FAB

National Bank of Fujairah - NBF

Sharjah Islamic Bank - SIB

Key banking indicators



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

