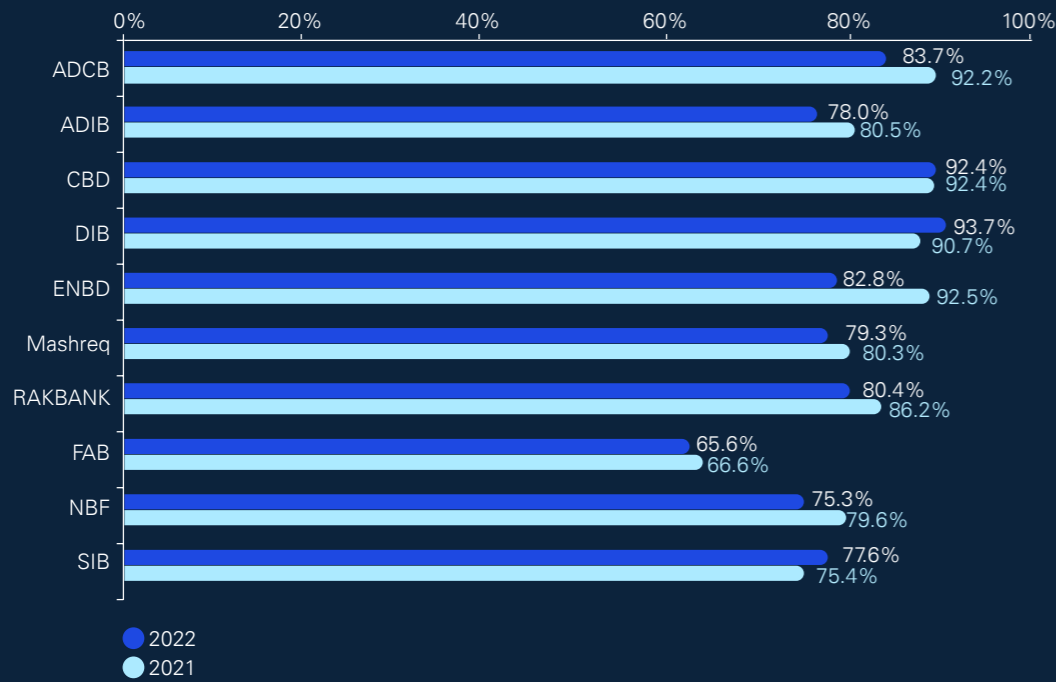


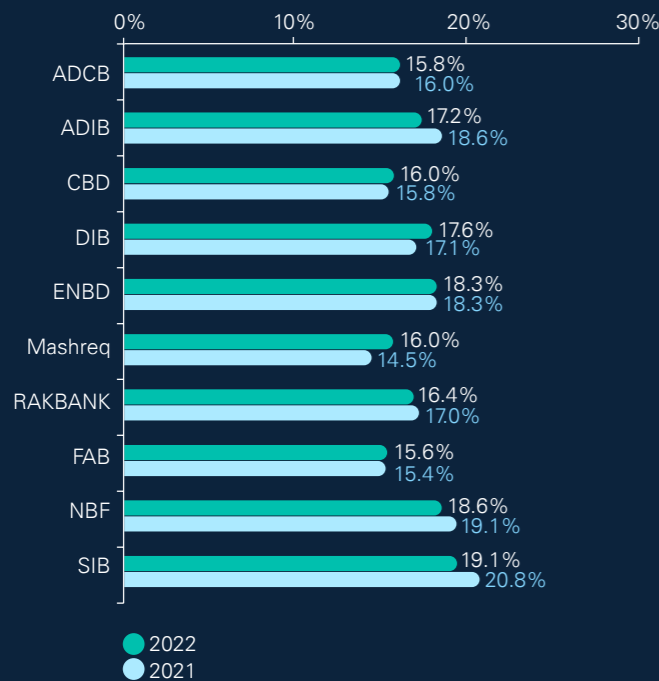
11.

# Key banking indicators

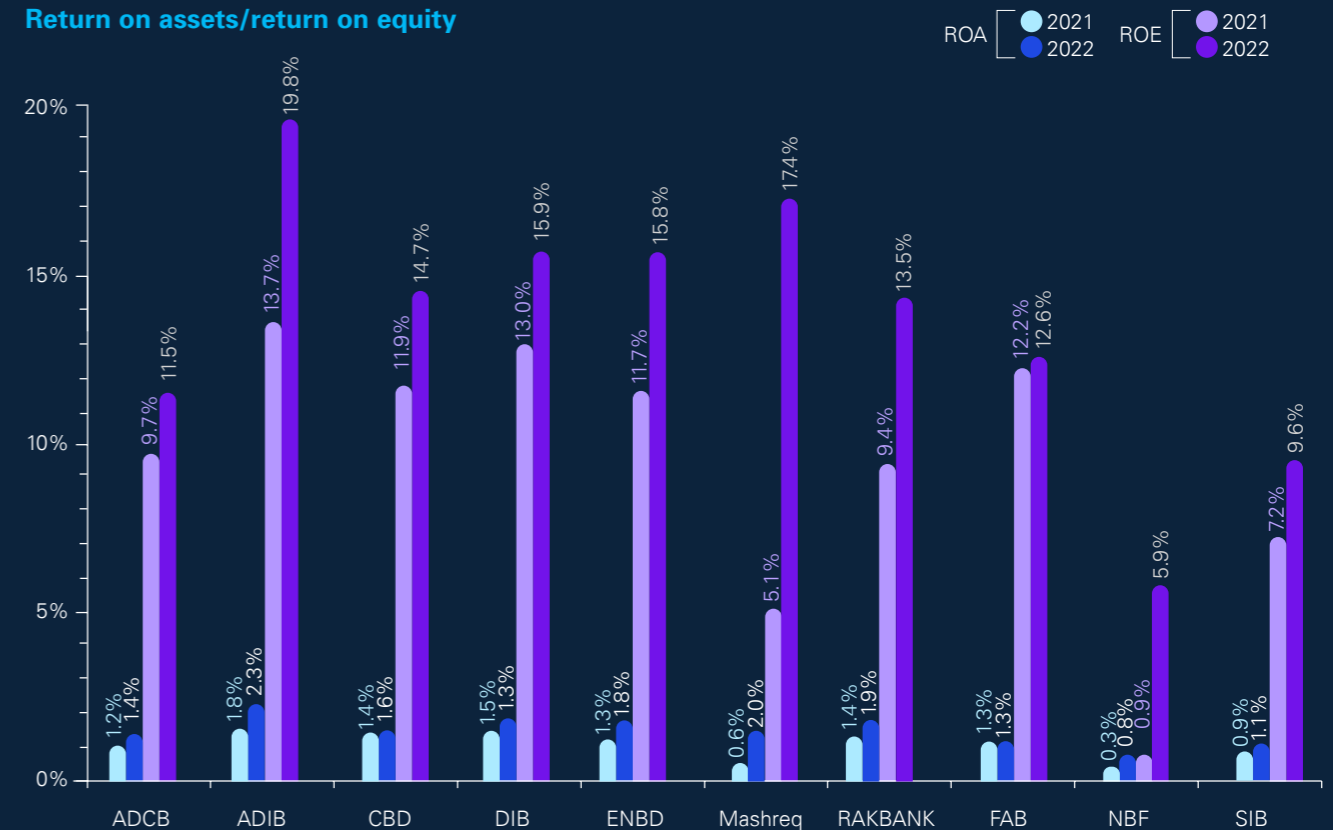
Loan deposit ratio



Capital adequacy ratio



Return on assets/return on equity



## 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)

Dividend payout ratio is calculated as dividend per share (recommended for the year by board) divided by basic earnings per share

Net interest margin (NIM) is calculated as net interest income divided by average earnings 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

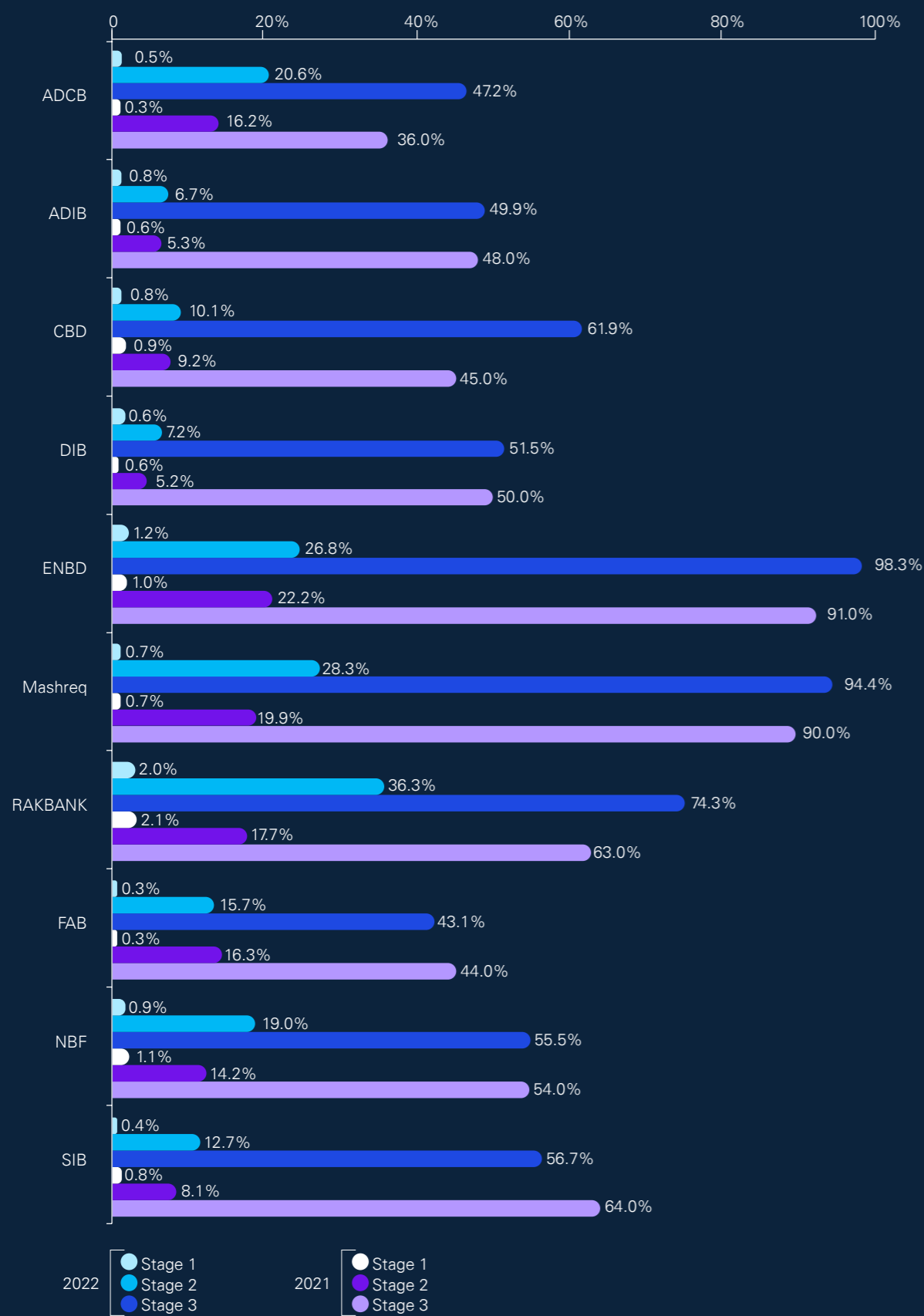
RAK Bank - RAKBANK

First Abu Dhabi Bank - FAB

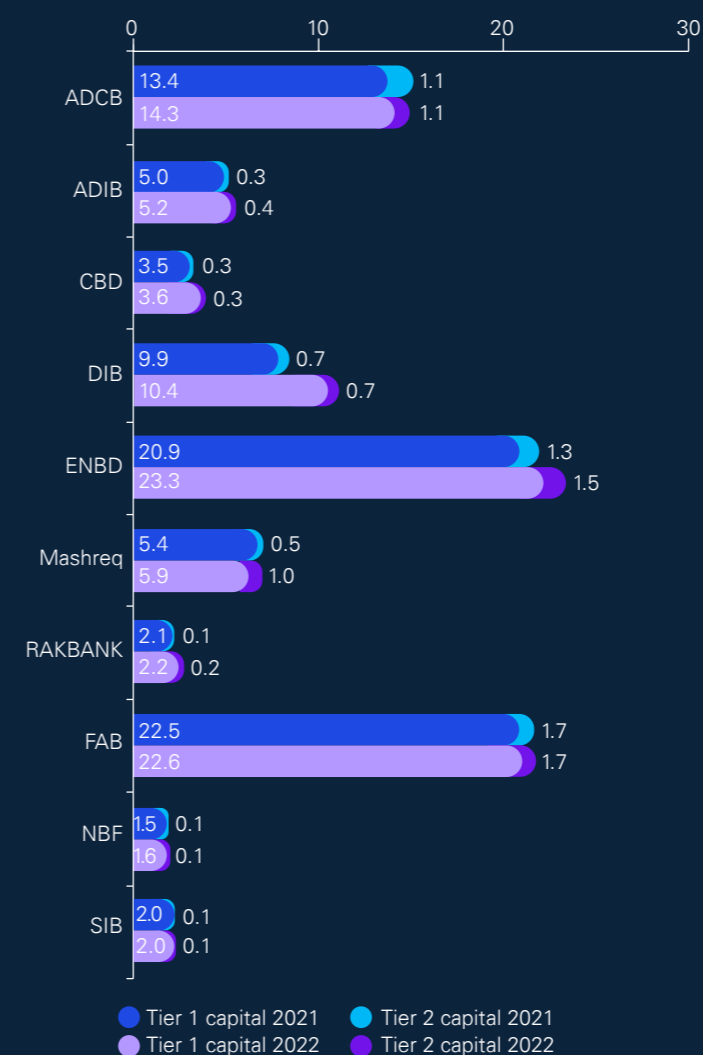
National Bank of Fujairah - NBF

Sharjah Islamic Bank - SIB

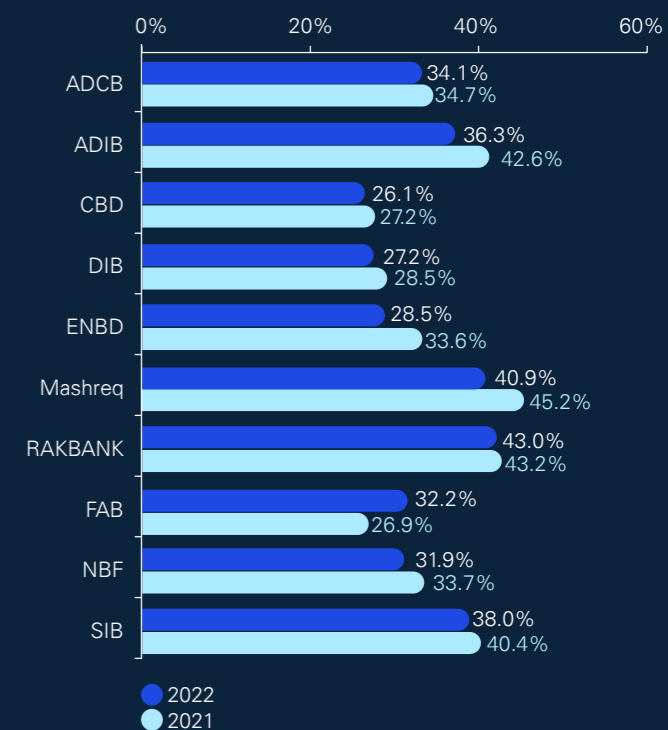
### Coverage ratios on loans by stage



### Regulatory capital (USD billion)



### Cost-income ratio

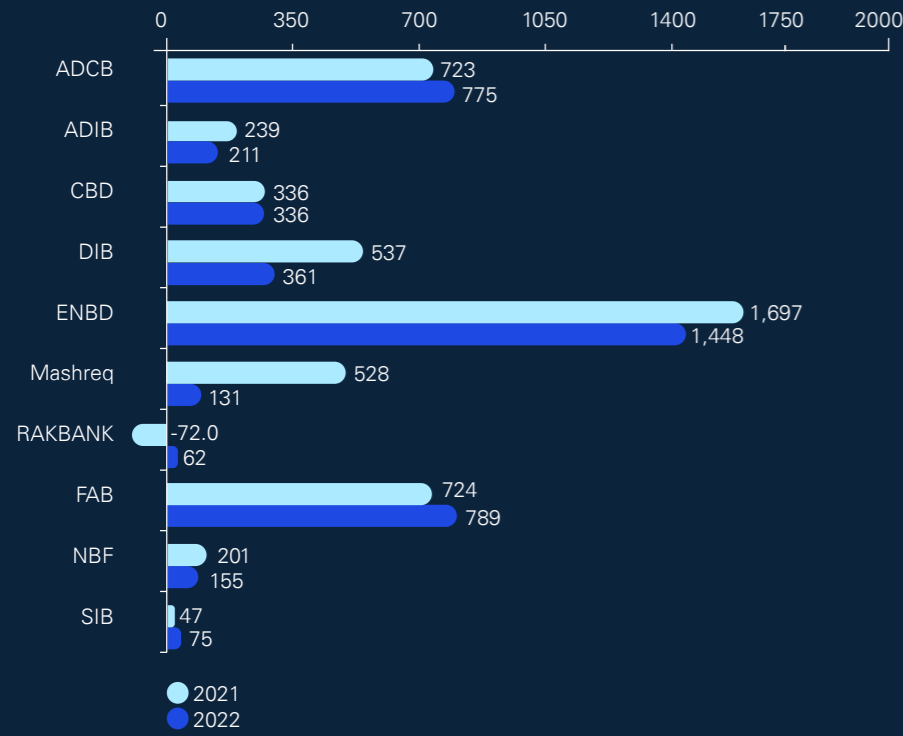


### Credit ratings

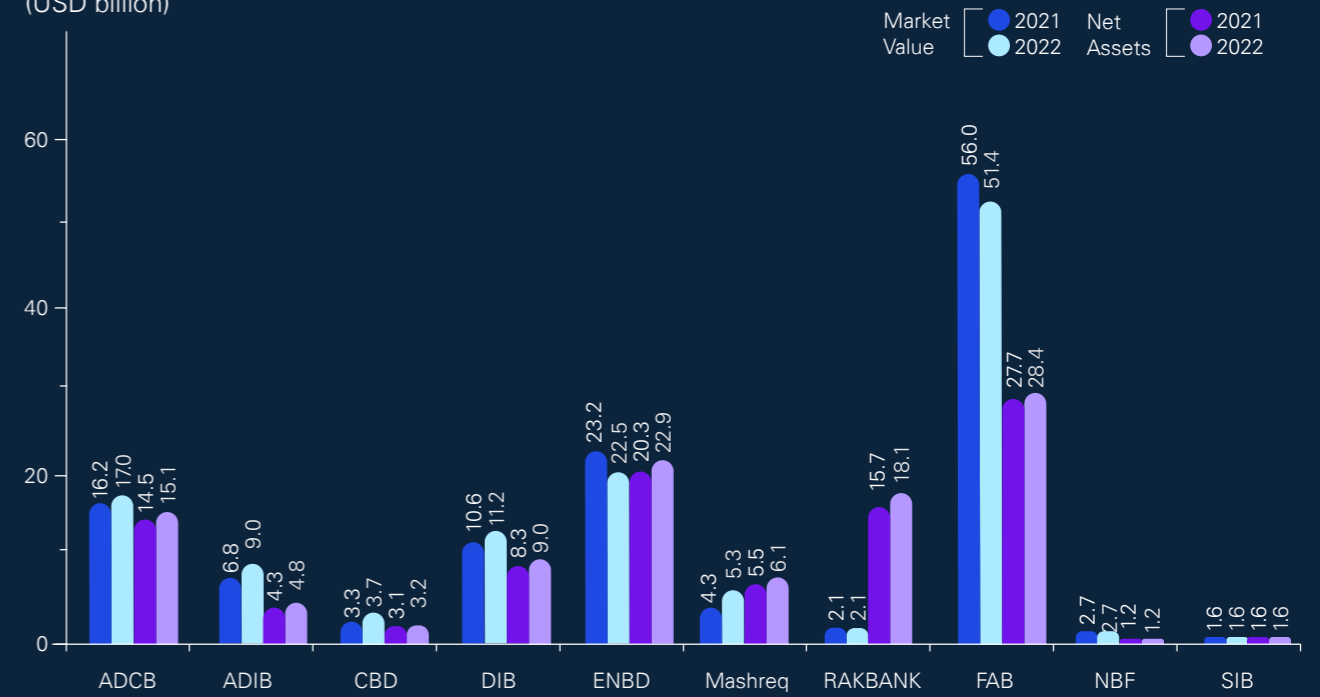
Bank	S&P - long term issuer rating	S&P - outlook	Moody's - long term issuer rating	Moody's - outlook	Fitch - long term issuer rating	Fitch - outlook
<b>ADCB</b>	A	STABLE	Aa3	STABLE	A+	STABLE
<b>ADIB</b>	NA	NA	A1	STABLE	A+	STABLE
<b>CBD</b>	NA	NA	A3	STABLE	A-	STABLE
<b>DIB</b>	NA	NA	A2	STABLE	A	STABLE
<b>ENBD</b>	NA	NA	A1	STABLE	A+	STABLE
<b>Mashreq</b>	A-	STABLE	A3	STABLE	A	STABLE
<b>RAK</b>	NA	NA	A3	STABLE	BBB+	STABLE
<b>FAB</b>	AA-	STABLE	Aa2	STABLE	AA-	STABLE
<b>NBF</b>	BBB	STABLE	A3	STABLE	NA	NA
<b>SIB</b>	A-	STABLE	Baa1u	STABLE	BBB+	STABLE
<b>UAE</b>	NA	NA	Aa2	STABLE	AA-	STABLE

Source: Bloomberg. Credit ratings are as of 9<sup>th</sup> February 2023.

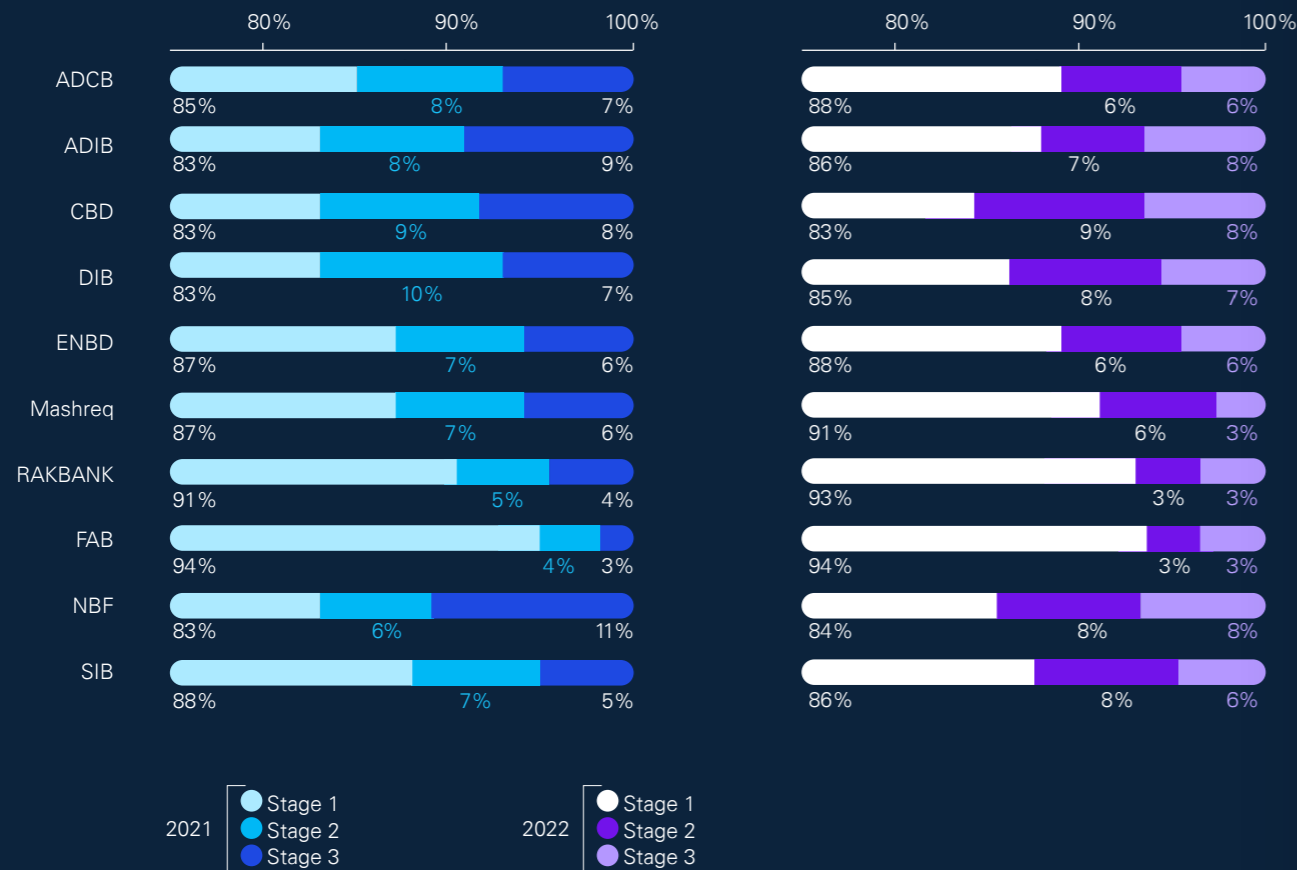
### Net impairment charge on loans and advances (USD million)



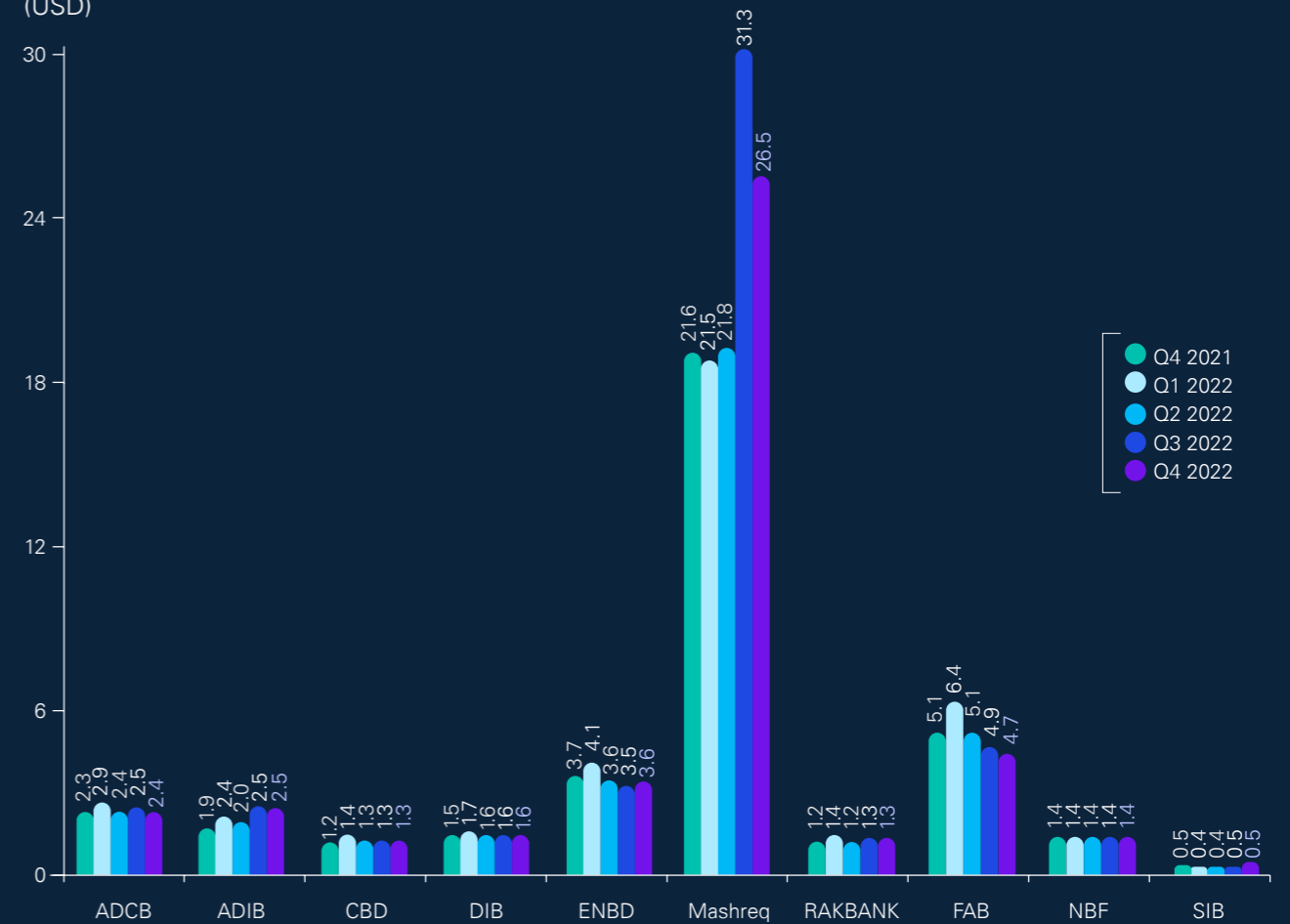
### Market value/net assets (USD billion)



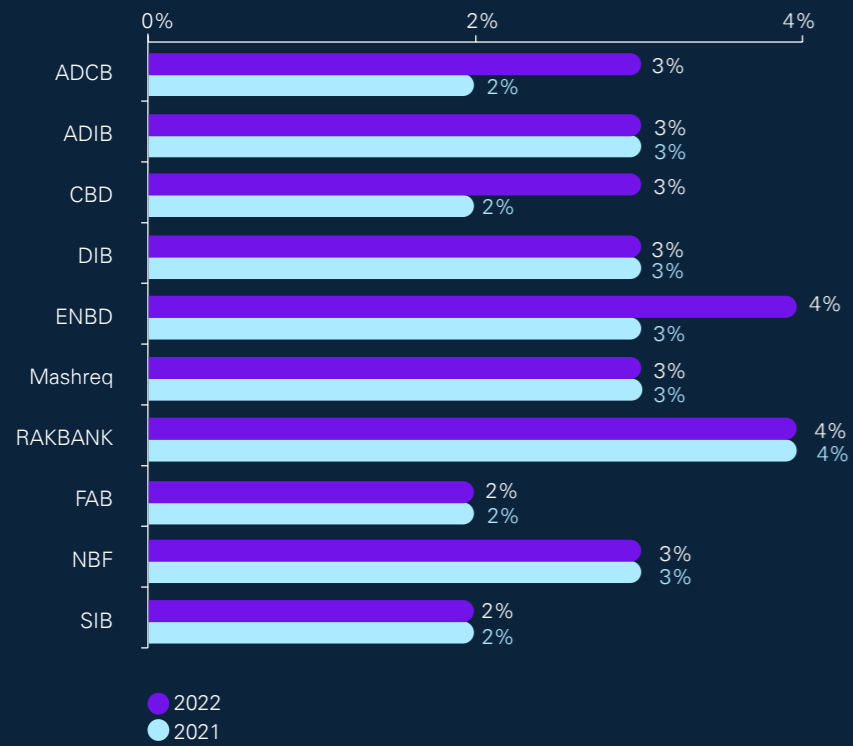
### Total loans subject to ECL by stage



### Share price (USD)



### Net interest margin



### Dividend payout ratio

