

01.

Performance highlights

For the top 10 local banks

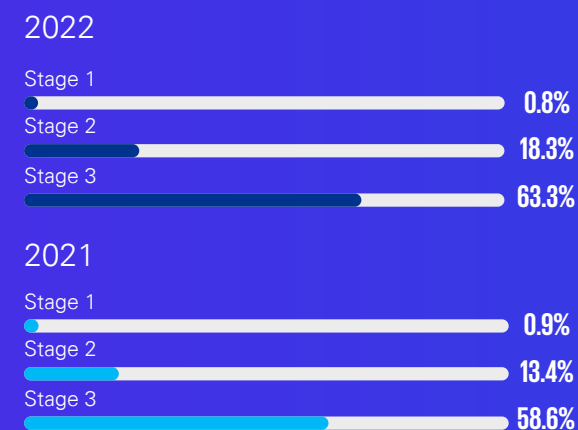
	2021	2022	%	
Total assets (USD billion)	816.37	898.89	10.1%	▲
Net profit (USD billion)	12.26	15.52	26.6%	▲
Net assets (USD billion)	104.23	112.41	7.9%	▲
Net provision charge on loans and advances (financing assets for Islamic banks) (USD billion)	4.96	4.34	-12.4%	▲
Cost-income ratio (%)	35.6%	33.8%	-1.8%	▲
Capital adequacy ratio (%)	17.3%	17.1%	-0.2%	▼

	2021	2022	% point +/-	
Return on assets (%)	1.2%	1.6%	0.4%	▲
Return on equity (%)	9.5%	13.7%	4.2%	▲
Net interest margin (%)	2.6%	3.0%	0.4%	▲
Dividend payout ratio (%)	42.8%	41.5%	-1.2%	▼

Key

- ▲ Year-on-year improvement
- No change
- ▼ Year-on-year deterioration

Coverage ratios on loans



Total loans subject to ECL



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