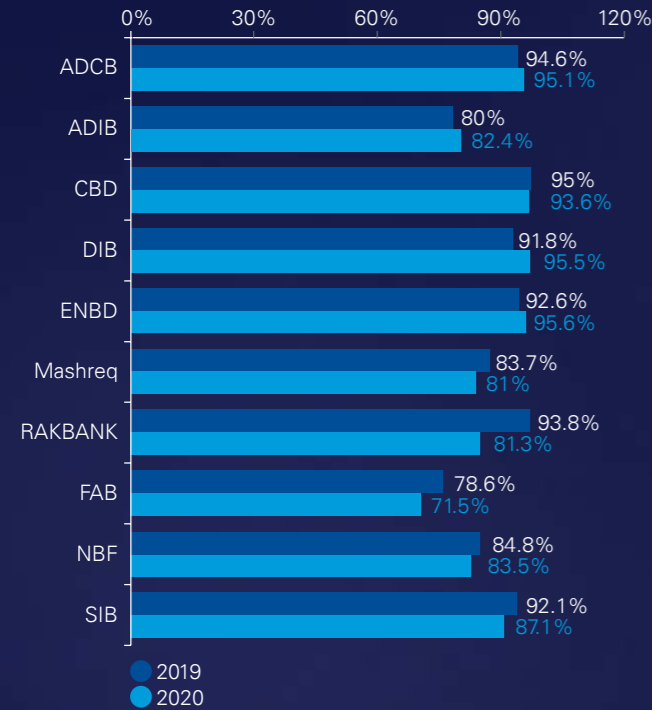
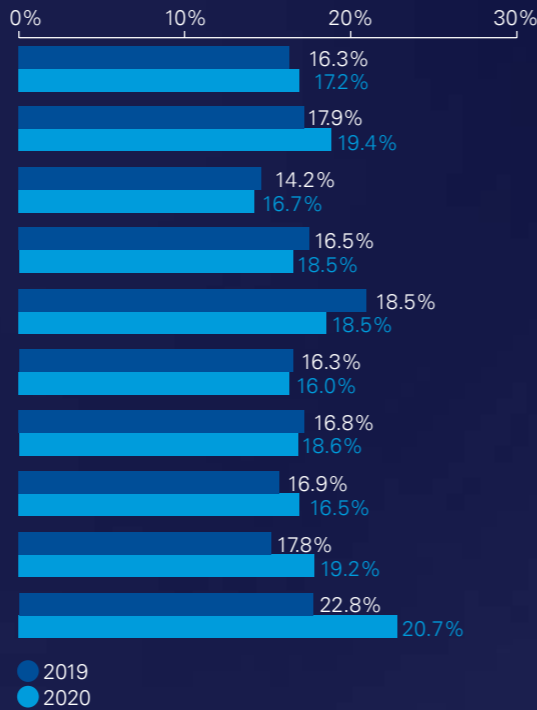


Key banking indicators

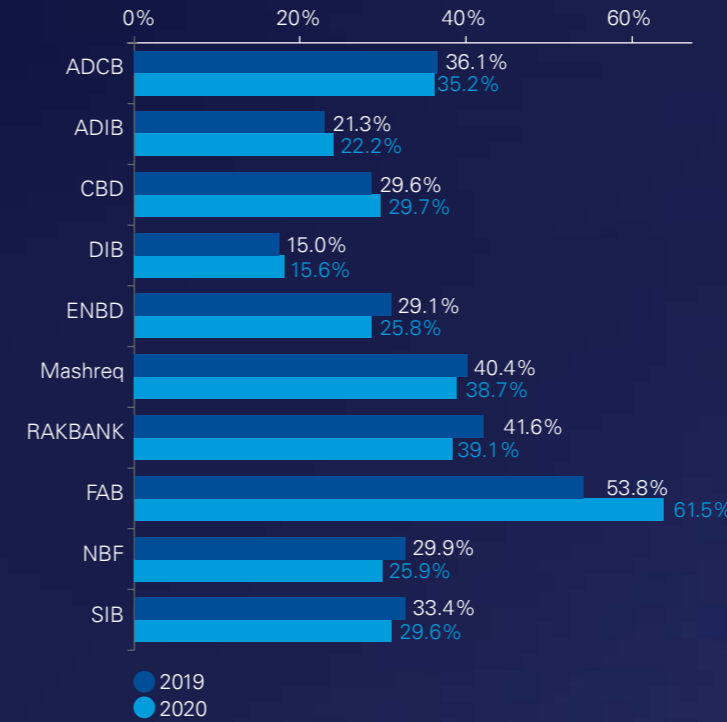
Loan Deposit Ratio



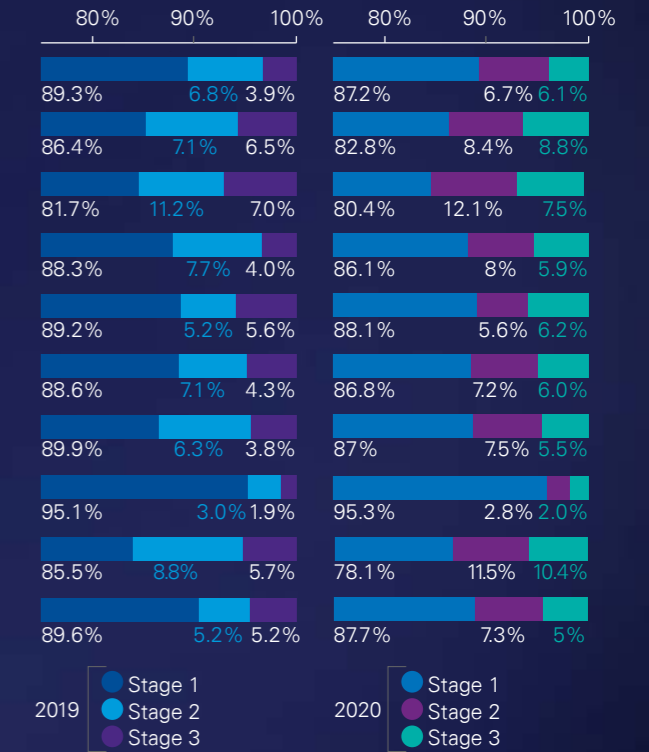
Capital Adequacy Ratio



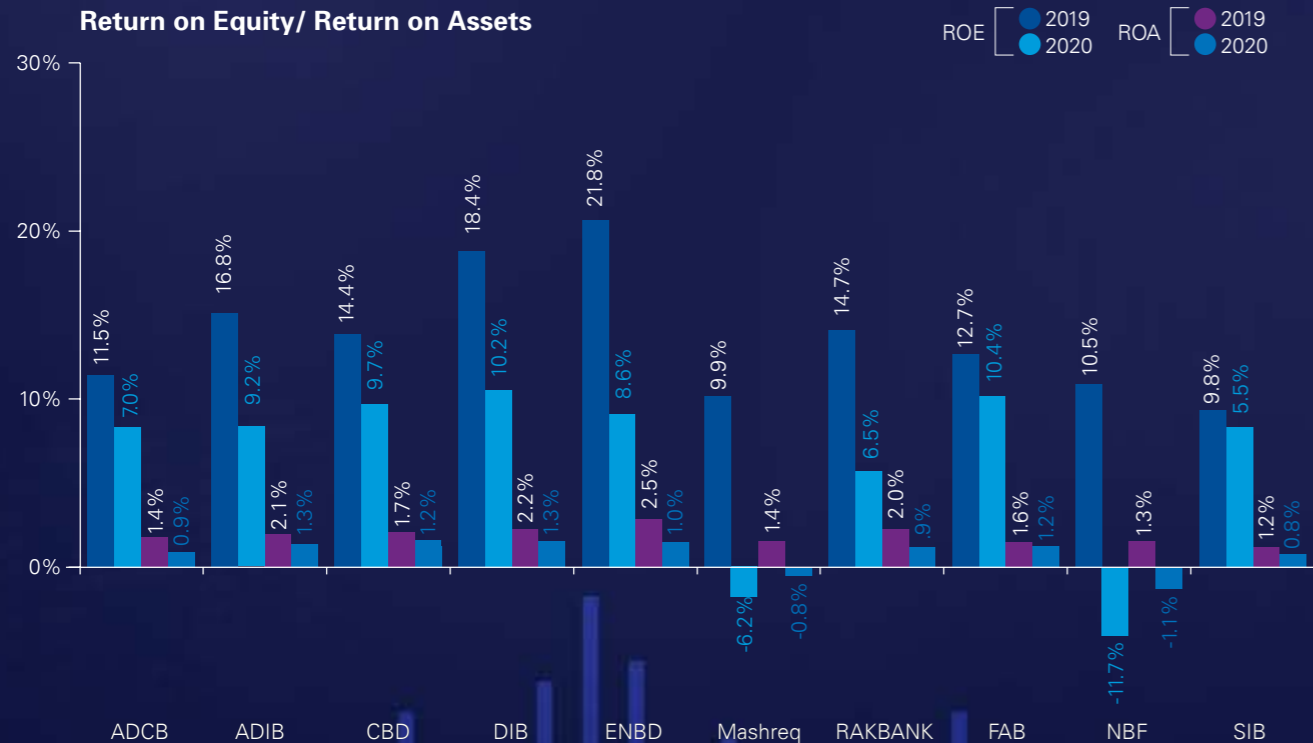
Liquidity ratio



Total loans subject to ECL - By stages



Return on Equity/ Return on Assets



Glossary

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.

Liquidity Ratio is calculated as assets (which include cash and cash equivalents, investments, placements) divided by liabilities (which include deposits, borrowing and other borrowed funds including sukuk).

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

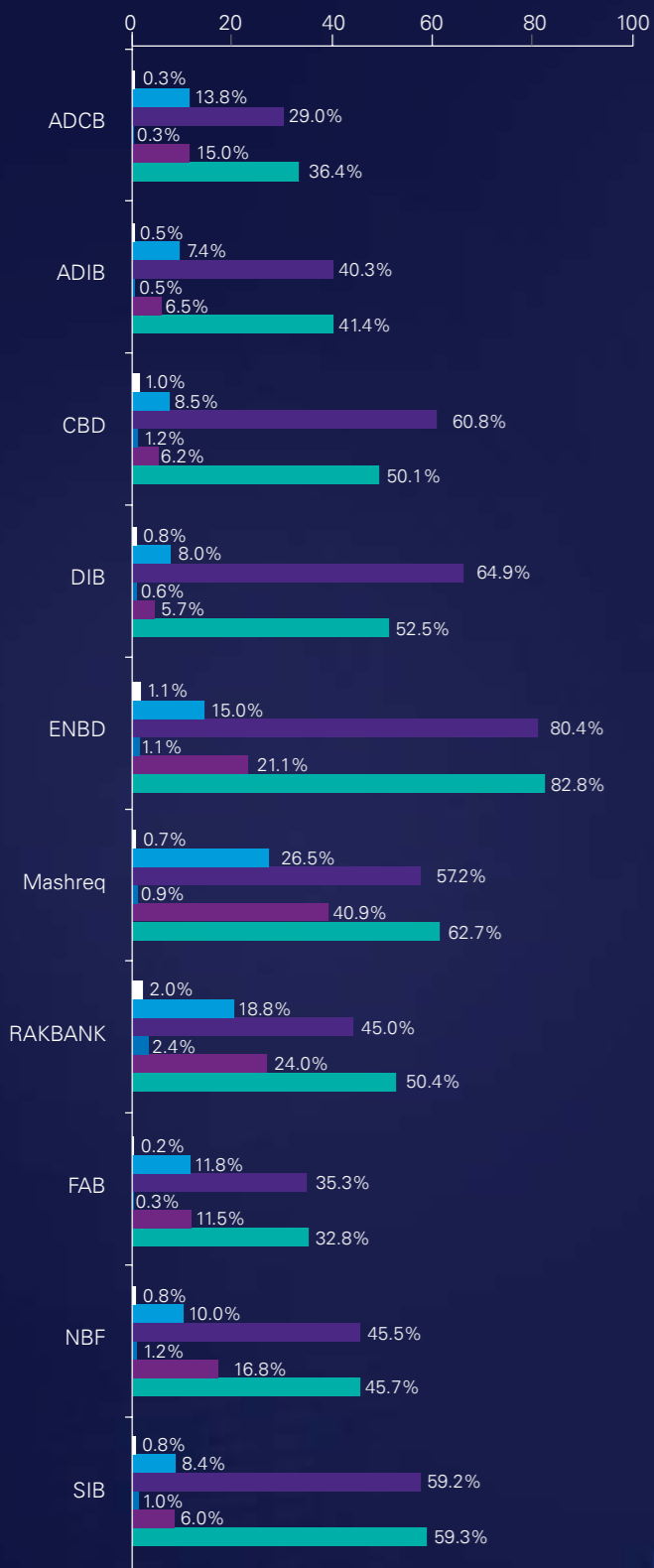
RAK Bank - RAKBANK

First Abu Dhabi Bank - FAB

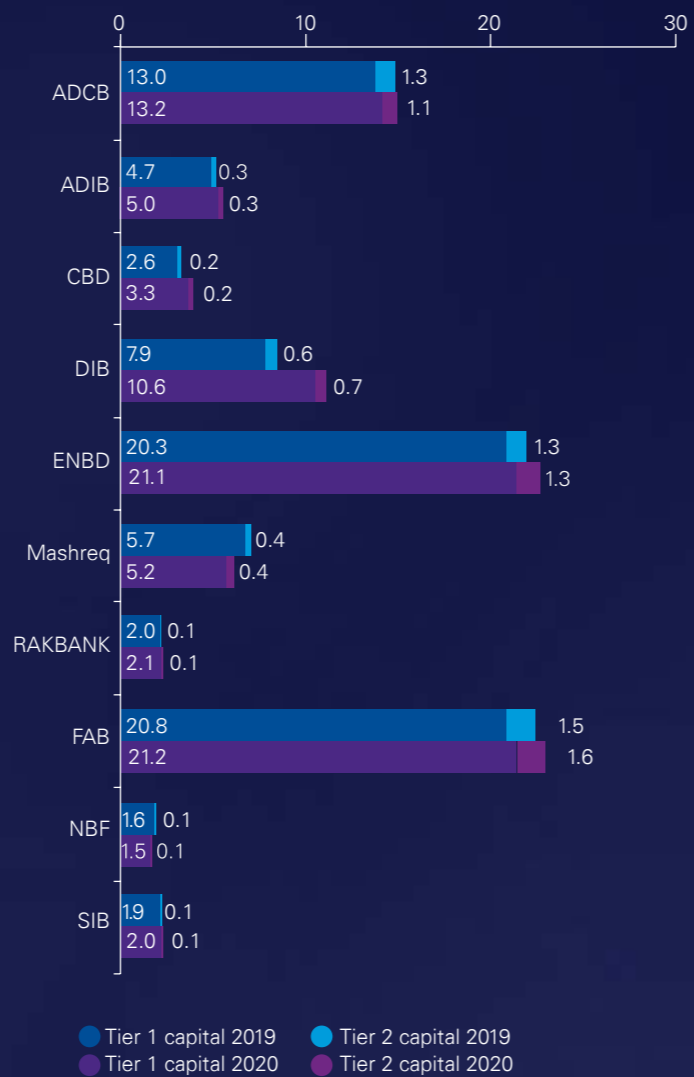
National Bank of Fujairah - NBF

Sharjah Islamic Bank - SIB

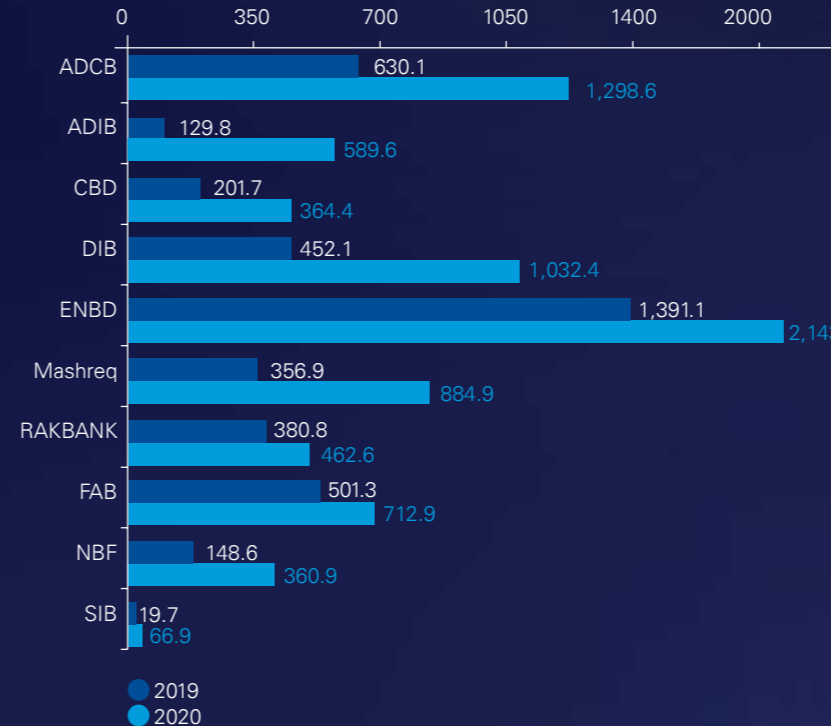
Coverage ratios on loans by stage



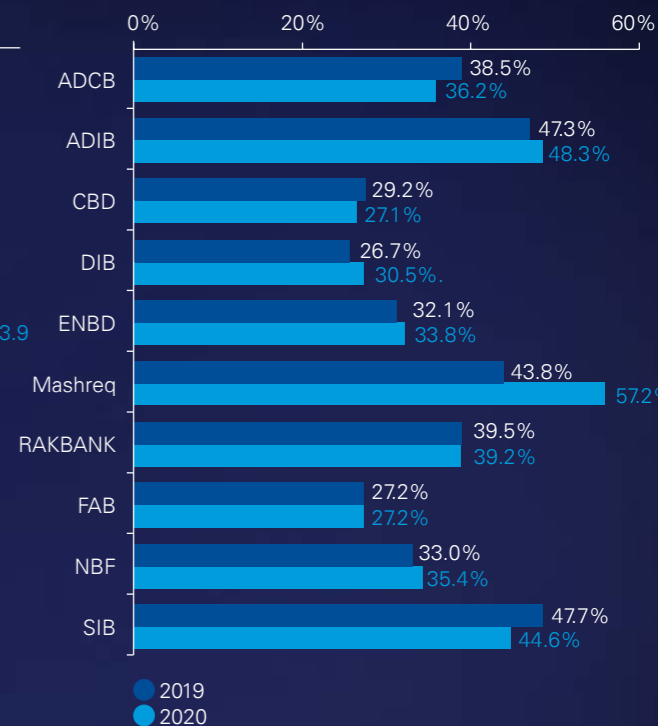
Regulatory capital (US\$ billion)



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



Cost-income ratio



Credit rating

	S&P	Fitch	Moody's
ADCB	A-	A+	A1
ADIB	NA	A+	A2
CBD	NA	A-	Baa1
DIB	NA	A	A3
ENBD	NA	A+	A3
Mashreq	A-	A	Baa1
RAKBANK	NA	BBB+	Baa1
FAB*	AA-	AA-	Aa3
NBF	BBB+	NA	Baa1
SIB	A-	BBB+	A3

1. All numbers are presented for loans and advances (financing assets for Islamic banks) except for ADCB, FAB and RAK Bank, where numbers have been reported for all financial instruments at amortized cost. Where interest suspense has not been disclosed in the financial statements, we have assumed the amount of interest suspense to have been already netted with outstanding of exposure loan and hence amount of interest suspense has not been taken into the formula to calculate coverage ratio.

2. The ECL numbers presented in this document are on loans and advances (including financing assets for Islamic banks) for all top 10 listed banks except for ADCB, FAB and RAK Bank where ECL numbers are presented on all financial assets measured.

2019 ● Stage 1
● Stage 2
● Stage 3

2020 ● Stage 1
● Stage 2
● Stage 3

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