*Financial Soundness Indicators (Core FSIs) - UAE Banking Sector **

Core FSIs for Deposit Takers		2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	2026Q1	2026Q2 **
Regulatory capital to risk-weighted assets [1]	%	**17.5**	**17.4**	**17.8**	**18.2**	**18.5**	**17.9**	**18.0**	**18.3**	**18.6**	**17.8**	**17.6**	**17.3**	**17.4**	**17.0**	**16.8**	**17.0**
Total regulatory capital	AED Million	448,880	446,355	464,591	483,432	503,389	503,860	519,577	543,253	577,088	558,993	579,736	604,165	629,203	623,996	646,477	679,189
Risk-weighted assets	AED Million	2,571,684	2,567,353	2,609,137	2,652,786	2,715,025	2,811,326	2,889,295	2,973,107	3,098,545	3,139,544	3,286,947	3,482,428	3,618,976	3,663,421	3,840,573	3,994,320
Tier 1 capital to risk-weighted assets [1]	%	**16.3**	**16.2**	**16.6**	**17.0**	**17.4**	**16.6**	**16.7**	**17.0**	**17.2**	**16.4**	**16.2**	**16.0**	**16.2**	**15.8**	**15.7**	**15.8**
Tier 1 capital	AED Million	419,848	415,565	433,451	451,911	471,125	466,821	481,936	504,778	531,594	514,458	533,629	556,748	585,473	580,329	601,130	629,496
Risk-weighted assets	AED Million	2,571,684	2,567,353	2,609,137	2,652,786	2,715,025	2,811,326	2,889,295	2,973,107	3,098,545	3,139,544	3,286,947	3,482,428	3,618,976	3,663,421	3,840,573	3,994,320
Nonperforming loans net of provisions to capital	%	**12.3**	**11.7**	**11.0**	**10.2**	**9.9**	**9.1**	**8.6**	**8.2**	**8.1**	**7.4**	**6.4**	**6.4**	**6.1**	**6.6**	**6.3**	**5.1**
Nonperforming loans net of provisions	AED Million	55,230	52,302	51,245	49,551	49,694	46,044	44,547	44,472	46,918	41,334	37,236	38,910	38,452	41,047	40,651	34,545
Total regulatory capital	AED Million	448,880	446,355	464,591	483,432	503,389	503,860	519,577	543,253	577,088	558,993	579,736	604,165	629,203	623,996	646,477	679,189
Common Equity Tier 1 capital to risk-weighted assets [1]	%	**14.5**	**14.4**	**14.8**	**15.3**	**15.6**	**14.9**	**15.0**	**15.3**	**15.5**	**14.7**	**14.7**	**14.6**	**14.8**	**14.4**	**14.3**	**14.5**
Common Equity Tier 1 capital	AED Million	374,059	369,776	387,113	405,573	424,788	417,729	432,787	453,768	479,569	462,887	484,809	507,920	535,568	526,772	548,426	578,975
Risk-weighted assets	AED Million	2,571,684	2,567,353	2,609,137	2,652,786	2,715,025	2,811,326	2,889,295	2,973,107	3,098,545	3,139,544	3,286,947	3,482,428	3,618,976	3,663,421	3,840,573	3,994,320
Tier 1 capital to assets	%	**11.7**	**11.3**	**11.5**	**11.7**	**11.9**	**11.5**	**11.3**	**11.7**	**12.1**	**11.3**	**11.3**	**11.2**	**11.3**	**10.9**	**10.8**	**11.3**
Tier 1 capital	AED Million	419,848	415,565	433,451	451,911	471,125	466,821	481,936	504,778	531,594	514,458	533,629	556,748	585,473	580,329	601,130	629,496
Total assets	AED Million	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,973,331	5,199,806	5,339,732	5,556,470	5,593,667
Nonperforming loans to total gross loans	%	**6.8**	**6.6**	**6.4**	**6.2**	**5.9**	**5.3**	**5.0**	**4.8**	**4.7**	**4.1**	**3.8**	**3.4**	**3.2**	**2.9**	**2.8**	**2.5**
Nonperforming loans [2]	AED Million	138,130	133,819	132,582	131,188	128,656	116,334	113,291	110,824	111,041	100,084	94,407	91,048	88,568	84,299	84,268	76,370
Total gross loans [3]	AED Million	2,027,240	2,042,056	2,066,900	2,123,953	2,173,269	2,191,563	2,261,336	2,310,093	2,382,802	2,412,154	2,514,681	2,649,975	2,799,932	2,867,528	3,022,775	3,094,691
Provisions to nonperforming loans	%	**60.0**	**60.9**	**61.3**	**62.2**	**61.4**	**60.4**	**60.7**	**59.9**	**57.7**	**58.7**	**60.6**	**57.3**	**56.6**	**51.3**	**51.8**	**54.8**
Specific provisions [4]	AED Million	82,900	81,517	81,337	81,637	78,961	70,290	68,744	66,352	64,122	58,750	57,172	52,139	50,117	43,252	43,617	41,825
Nonperforming loans	AED Million	138,130	133,819	132,582	131,188	128,656	116,334	113,291	110,824	111,041	100,084	94,407	91,048	88,568	84,299	84,268	76,370
Return on assets	%	**1.4**	**1.5**	**1.6**	**1.8**	**1.9**	**2.0**	**2.0**	**2.1**	**2.1**	**2.2**	**2.2**	**2.2**	**2.2**	**2.2**	**2.1**	**2.1**
Net income before taxes[5]	AED Million	46,823	48,785	54,970	63,252	71,023	76,126	78,216	84,422	87,927	91,088	96,314	97,968	101,164	104,566	107,908	111,088
Total assets [6]	AED Million	3,253,771	3,338,972	3,438,018	3,547,105	3,644,683	3,742,982	3,860,742	3,977,451	4,096,218	4,217,149	4,339,503	4,479,571	4,659,424	4,856,701	5,068,006	5,261,058
Return on equity	%	**10.2**	**10.5**	**11.6**	**13.0**	**14.2**	**14.8**	**14.4**	**14.8**	**14.7**	**14.7**	**15.1**	**14.9**	**15.0**	**15.0**	**19.4**	**15.2**
Net income after taxes[5]	AED Million	45,518	47,475	53,453	61,294	68,775	73,728	73,804	78,078	79,533	81,284	85,475	86,106	88,602	90,786	119,977	96,844
Capital [7]	AED Million	446,460	452,997	461,045	471,815	484,845	499,626	513,405	526,087	539,839	553,983	564,223	577,017	590,176	604,764	618,957	635,628
Interest margin to gross income	%	**66.3**	**68.2**	**73.5**	**72.7**	**72.9**	**72.6**	**74.7**	**72.2**	**70.7**	**69.9**	**66.7**	**65.5**	**65.2**	**65.7**	**61.6**	**62.1**
Interest margin	AED Million	47,787	69,284	23,699	47,261	71,910	97,771	26,179	51,996	77,665	104,441	26,727	54,147	81,785	110,332	28,524	57,298
Gross income	AED Million	72,129	101,582	32,240	64,977	98,697	134,658	35,064	72,048	109,911	149,314	40,046	82,715	125,514	167,985	46,290	92,236
Noninterest expenses to gross income	%	**36.8**	**36.6**	**30.0**	**30.6**	**30.7**	**31.9**	**31.2**	**30.8**	**30.8**	**31.5**	**30.1**	**29.7**	**30.0**	**30.5**	**28.7**	**29.2**
Noninterest expenses	AED Million	26,555	37,210	9,677	19,861	30,251	42,921	10,924	22,160	33,812	46,999	12,048	24,527	37,657	51,219	13,281	26,955
Gross income	AED Million	72,129	101,582	32,240	64,977	98,697	134,658	35,064	72,048	109,911	149,314	40,046	82,715	125,514	167,985	46,290	92,236
Liquid assets to total assets [8]	%	**14.6**	**16.1**	**16.7**	**17.6**	**17.5**	**18.6**	**18.8**	**18.9**	**19.2**	**18.2**	**18.4**	**17.7**	**16.4**	**17.4**	**16.4**	**14.4**
Liquid assets	AED Million	509,614	576,289	613,809	666,598	677,281	743,950	786,645	801,526	832,075	817,431	857,851	871,307	843,569	919,435	902,149	797,358
Total assets	AED Million	3,500,113	3,586,094	3,683,383	3,791,424	3,872,926	4,000,809	4,185,770	4,243,802	4,337,556	4,500,378	4,662,222	4,921,192	5,149,689	5,296,481	5,512,852	5,551,841
Liquid assets to short-term liabilities	%	**33.6**	**37.7**	**39.2**	**40.8**	**40.7**	**43.6**	**44.0**	**44.0**	**45.2**	**41.9**	**41.6**	**39.5**	**37.0**	**40.1**	**39.4**	**34.5**
Liquid assets	AED Million	509,614	576,289	613,809	666,598	677,281	743,950	786,645	801,526	832,075	817,431	857,851	871,307	843,569	919,435	902,149	797,358
Short-term liabilities	AED Million	1,515,704	1,527,345	1,565,431	1,633,450	1,663,471	1,708,018	1,787,790	1,819,695	1,839,816	1,950,782	2,063,126	2,208,367	2,277,017	2,293,630	2,289,806	2,309,154
Liquidity coverage ratio	%	**154.6**	**155.9**	**154.7**	**162.5**	**150.9**	**160.9**	**157.7**	**158.3**	**153.2**	**156.2**	**144.9**	**153.2**	**149.4**	**150.4**	**138.1**	**133.7**
High-quality liquid assets	AED Million	706,221	707,881	785,297	762,507	782,690	814,738	882,767	804,568	845,265	855,508	932,158	953,357	936,908	956,157	951,272	904,230
Total net cash outflows	AED Million	456,720	454,200	507,660	469,336	518,800	506,336	559,664	508,268	551,896	547,705	643,221	622,293	627,231	635,740	689,010	676,060
Net stable funding ratio	%	**111.8**	**111.1**	**112.7**	**114.4**	**111.7**	**111.6**	**113.6**	**113.7**	**112.3**	**113.4**	**113.5**	**113.7**	**111.4**	**111.6**	**110.1**	**111.7**
Available amount of stable funding	AED Million	1,652,985	1,677,807	1,736,132	1,783,447	1,807,653	1,851,212	1,939,863	1,963,284	2,023,123	2,074,813	2,146,706	2,273,694	2,355,645	2,435,260	2,551,900	2,653,584
Required amount of stable funding	AED Million	1,478,383	1,509,927	1,541,008	1,558,744	1,618,821	1,659,279	1,706,941	1,727,101	1,800,838	1,829,972	1,890,794	2,000,478	2,113,835	2,181,434	2,317,998	2,375,342
Net open position in foreign exchange to capital	%	**33.6**	**34.6**	**38.6**	**36.4**	**39.3**	**44.1**	**43.1**	**41.9**	**34.3**	**50.0**	**61.5**	**65.3**	**64.5**	**71.9**	**78.6**	**77.5**
Net open position in foreign exchange[9]	AED Million	150,849	154,415	179,398	176,162	197,949	222,123	223,900	227,569	197,949	279,259	356,380	394,551	405,800	448,504	508,260	526,197
Total regulatory capital	AED Million	448,880	446,355	464,591	483,432	503,389	503,860	519,577	543,253	577,088	558,993	579,736	604,165	629,203	623,996	646,477	679,189

** Financial Soundness Indicator data variables are calculated in compliance with the latest Financial Soundness Indicators Compilation Guide (2019 FSI Guide) issued by the IMF.*

*** Preliminary data subject to revision*

[1] Regulatory Capital Ratio, Tier 1 Capital Ratio, and CET 1 Capital Ratio for the period starting from Dec 2017 are calculated according to the Basel III Capital Guidelines issued by Central Bank of the UAE.Whereas for the period prior to Dec 2017 are following Basel II Capital Guidelines.

[2] NPLs are net off Interest In Suspense.

[3] Gross loans includes loans to Other Depository Corporations (Banks).

[4] Specific Provisions against impaired loans & advances excludes Interest In Suspense.

[5] Net Income is for the trailing 12 months using monthly figures.

[6] Total Assets is calculated based on the average assets net of provisions for the trailing 12 months using monthly figures.

[7] Capital is calculated based on the average capital for the trailing 12 months using monthly figures.

[8] Liquid Assets Consist of Eligible Liquid Assets - Cash in Hand, Banks' Liquid Assets at the Central Bank (Reserve Account, Current Account and Monetary Bills & Certificate of D

[9] The U.S. Dollar, which the U.A.E. Dirham is pegged for, is included in the foreign currencies accounted for in the calculation of the net open position.