

## UAE Banking Indicators

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2019				2020												2021		
	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan*	% Month-on-Month	% Year-on-Year
<b>Gross Banks' Assets</b>	<b>2894.9</b>	<b>2958.6</b>	<b>3022.7</b>	<b>3082.9</b>	<b>3080.3</b>	<b>3095.3</b>	<b>3128.0</b>	<b>3155.7</b>	<b>3165.7</b>	<b>3190.2</b>	<b>3200.5</b>	<b>3223.4</b>	<b>3252.5</b>	<b>3241.2</b>	<b>3202.2</b>	<b>3188.0</b>	<b>3172.3</b>	<b>-0.5%</b>	<b>3.0%</b>
<b>1.Total Banks' Reserves at the Central Bank</b>	<b>283.8</b>	<b>305.3</b>	<b>301.2</b>	<b>315.2</b>	<b>312.8</b>	<b>318.9</b>	<b>309.2</b>	<b>299.2</b>	<b>298.6</b>	<b>301.5</b>	<b>292.9</b>	<b>307.7</b>	<b>305.0</b>	<b>288.6</b>	<b>287.4</b>	<b>316.2</b>	<b>305.7</b>	<b>-3.3%</b>	<b>-2.3%</b>
Reserve Requirements **	123.1	124.8	126.2	129.7	130.8	130.1	132.6	70.8	71.0	73.3	73.3	70.5	75.1	75.6	85.1	89.4	88.1	-1.5%	-32.6%
Current Accounts & Overnight Deposits of Banks <sup>1</sup>	21.5	24.7	21.2	25.3	25.7	24.7	32.0	29.6	33.3	49.7	73.5	80.2	78.6	72.2	61.8	97.5	82.3	-15.6%	220.2%
Certificates of Deposit held by Banks	139.2	155.8	153.8	160.2	156.3	164.1	144.6	198.8	194.3	178.5	146.1	157.0	151.3	140.8	140.5	129.3	135.3	4.6%	-13.4%
of which: Islamic Certificates of Deposit	34.9	32.6	36.1	37.5	35.2	35.2	33.1	39.3	39.1	46.4	42.3	55.6	53.1	53.5	50.6	45.3	47.0	3.8%	33.5%
<b>2.Gross Credit</b>	<b>1675.1</b>	<b>1692.7</b>	<b>1720.8</b>	<b>1758.6</b>	<b>1736.9</b>	<b>1745.5</b>	<b>1768.2</b>	<b>1776.1</b>	<b>1778.3</b>	<b>1791.0</b>	<b>1800.9</b>	<b>1801.3</b>	<b>1804.6</b>	<b>1807.0</b>	<b>1795.3</b>	<b>1779.0</b>	<b>1779.2</b>	<b>0.01%</b>	<b>2.4%</b>
Domestic Credit	1529.3	1542.6	1565.6	1592.6	1565.8	1571.2	1595.0	1607.1	1611.4	1626.9	1620.3	1617.8	1611.7	1613.5	1611.5	1596.7	1599.5	0.2%	2.2%
Government	197.1	201.6	219.5	257.4	229.3	231.5	229.1	231.2	238.3	252.4	252.7	255.9	255.5	255.5	254.8	251.9	257.0	2.0%	12.1%
Public Sector (GREs)	171.7	176.3	178.9	185.3	183.1	185.0	201.1	217.5	216.0	218.1	216.0	214.7	217.7	222.3	221.7	219.9	215.9	-1.8%	17.9%
Private Sector	1140.6	1147.8	1150.1	1134.6	1137.5	1140.6	1148.9	1140.8	1139.8	1139.4	1134.5	1130.0	1121.8	1117.5	1118.0	1108.3	1110.2	0.2%	-2.4%
Business & Industrial Sector Credit <sup>2</sup>	807.1	815.6	816.5	802.2	804.8	807.3	818.7	814.6	815.7	814.7	809.2	803.6	795.1	789.1	787.4	778.8	779.9	0.1%	-3.1%
of which: Total Funded SME Lending	88.7	88.5	84.9	89.5	-	-	93.4	-	-	92.5	-	-	92.6	-	-	92.8	-	-	-
Individual	333.5	332.2	333.6	332.4	332.7	333.3	330.2	326.2	324.1	324.7	325.3	326.4	326.7	328.4	330.6	329.5	330.3	0.2%	-0.7%
Non-Banking Financial Institutions	19.9	16.9	17.1	15.3	15.9	14.1	15.9	17.6	17.3	17.0	17.1	17.2	16.7	18.2	17.0	16.6	16.4	-1.2%	3.1%
Foreign Credit <sup>3</sup>	145.8	150.1	155.2	166.0	171.1	174.3	173.2	169.0	166.9	164.1	180.6	183.5	192.9	193.5	183.8	182.3	179.7	-1.4%	5.0%
of which: Loans & Advances to Non-Residents in AED	18.7	19.1	17.1	16.7	17.0	16.3	16.5	16.4	16.3	17.0	16.8	16.7	17.0	16.8	16.1	15.5	15.4	-0.6%	-9.4%
<b>3.Total Investments by Banks</b>	<b>367.8</b>	<b>367.1</b>	<b>397.3</b>	<b>399.0</b>	<b>412.2</b>	<b>409.6</b>	<b>377.6</b>	<b>394.2</b>	<b>414.9</b>	<b>422.4</b>	<b>431.1</b>	<b>435.5</b>	<b>440.8</b>	<b>448.1</b>	<b>454.2</b>	<b>455.8</b>	<b>478.9</b>	<b>5.1%</b>	<b>16.2%</b>
Debt securities	236.3	235.3	248.6	246.1	253.7	252.6	228.2	241.4	255.0	263.7	270.5	276.8	279.0	281.4	284.9	290.5	274.5	-5.5%	8.2%
Equities	10.0	10.4	11.6	10.8	10.7	10.5	9.1	9.3	9.2	8.8	8.5	8.9	8.7	9.0	9.3	9.2	9.4	2.2%	-12.1%
Held to maturity securities	89.7	87.8	94.1	99.1	99.5	98.3	90.8	94.1	101.3	100.6	102.7	100.4	103.7	112.7	115.9	111.4	150.7	35.3%	51.5%
Other Investments	31.8	33.6	43.0	43.0	48.3	48.2	49.5	49.4	49.4	49.3	49.4	49.4	49.4	45.0	44.1	44.7	44.3	-0.9%	-8.3%
<b>4. Other Assets</b>	<b>568.2</b>	<b>593.5</b>	<b>603.4</b>	<b>610.1</b>	<b>618.4</b>	<b>621.3</b>	<b>673.0</b>	<b>686.2</b>	<b>673.9</b>	<b>675.3</b>	<b>675.6</b>	<b>678.9</b>	<b>702.1</b>	<b>697.5</b>	<b>665.3</b>	<b>637.0</b>	<b>608.5</b>	<b>-4.5%</b>	<b>-1.6%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	122.1	144.3	142.5	154.6	151.0	142.7	153.0	165.2	168.8	177.5	184.6	186.3	187.8	199.4	169.7	156.0	153.9	-1.3%	1.9%
Due from Other Banks	226.8	226.6	219.6	210.6	214.3	213.3	229.0	232.2	221.6	218.4	206.2	208.5	229.6	218.2	213.2	207.9	220.8	6.2%	3.0%
Other Items <sup>4</sup>	219.3	222.6	241.3	244.9	253.1	265.3	291.0	288.8	283.5	279.4	284.8	284.1	284.7	279.9	282.4	273.1	233.8	-14.4%	-7.6%
<b>Bank Deposits</b>	<b>1748.1</b>	<b>1774.3</b>	<b>1802.0</b>	<b>1870.2</b>	<b>1826.3</b>	<b>1828.1</b>	<b>1851.9</b>	<b>1872.2</b>	<b>1865.5</b>	<b>1866.2</b>	<b>1887.3</b>	<b>1899.0</b>	<b>1907.2</b>	<b>1910.6</b>	<b>1876.2</b>	<b>1884.5</b>	<b>1876.3</b>	<b>-0.4%</b>	<b>2.7%</b>
Resident Deposits	1539.9	1577.6	1612.2	1648.8	1615.9	1619.5	1635.1	1661.8	1662.6	1665.8	1690.3	1709.0	1715.9	1713.6	1679.7	1682.1	1678.1	-0.2%	3.8%
Government Sector	273.0	291.4	316.6	301.3	258.5	263.9	255.1	276.8	292.0	289.0	283.0	280.5	333.6	316.0	315.5	287.3	274.3	-4.5%	6.1%
GREs (Govt. ownership of more than 50%)	194.7	217.4	218.0	245.3	232.1	238.2	260.1	257.6	237.9	240.5	273.8	279.1	245.5	266.7	245.1	254.8	254.1	-0.3%	9.5%
Private Sector	1031.0	1029.7	1034.2	1057.9	1081.9	1074.3	1076.2	1083.9	1087.8	1091.8	1091.5	1106.3	1094.7	1089.3	1078.2	1100.1	1109.4	0.8%	2.5%
Non-Banking Financial Institutions	41.2	39.1	43.4	44.3	43.4	43.1	43.7	43.5	44.9	44.5	42.0	43.1	42.1	41.6	40.9	39.9	40.3	1.0%	-7.1%
Non-Resident Deposits	208.2	196.7	189.8	221.4	210.4	208.6	216.8	210.4	202.9	200.4	197.0	190.0	191.3	197.0	196.5	202.4	198.2	-2.1%	-5.8%
<b>Average Cost on Bank Deposits<sup>5</sup></b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.7%</b>	<b>1.6%</b>			<b>1.4%</b>			<b>1.2%</b>			<b>1.1%</b>			<b>1.0%</b>			
<b>Average Yield on Credit<sup>6</sup></b>	<b>5.5%</b>	<b>5.4%</b>	<b>5.2%</b>	<b>5.0%</b>			<b>4.7%</b>			<b>4.1%</b>			<b>3.9%</b>			<b>3.8%</b>			
<b>Capital &amp; Reserves<sup>7</sup></b>	<b>350.2</b>	<b>364.8</b>	<b>377.3</b>	<b>392.9</b>	<b>400.3</b>	<b>394.6</b>	<b>369.9</b>	<b>374.6</b>	<b>381.0</b>	<b>382.5</b>	<b>387.3</b>	<b>390.3</b>	<b>389.8</b>	<b>394.0</b>	<b>397.3</b>	<b>392.8</b>	<b>390.7</b>	<b>-0.5%</b>	<b>-2.4%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>92.2</b>	<b>97.3</b>	<b>100.8</b>	<b>99.3</b>	<b>100.3</b>	<b>101.2</b>	<b>103.3</b>	<b>105.6</b>	<b>106.5</b>	<b>107.2</b>	<b>108.1</b>	<b>110.0</b>	<b>111.5</b>	<b>112.1</b>	<b>114.7</b>	<b>116.6</b>	<b>118.2</b>	<b>1.4%</b>	<b>17.8%</b>
<b>General provisions</b>	<b>31.7</b>	<b>35.4</b>	<b>35.6</b>	<b>33.1</b>	<b>33.3</b>	<b>33.1</b>	<b>37.1</b>	<b>37.6</b>	<b>38.1</b>	<b>38.4</b>	<b>39.0</b>	<b>39.2</b>	<b>38.7</b>	<b>38.1</b>	<b>39.0</b>	<b>38.3</b>	<b>37.7</b>	<b>-1.6%</b>	<b>13.2%</b>
<b>Lending to Stable Resources Ratio<sup>8</sup></b>	<b>82.7%</b>	<b>82.1%</b>	<b>82.1%</b>	<b>81.0%</b>	<b>80.8%</b>	<b>81.0%</b>	<b>82.3%</b>	<b>81.5%</b>	<b>81.7%</b>	<b>81.9%</b>	<b>80.7%</b>	<b>79.5%</b>	<b>78.6%</b>	<b>77.8%</b>	<b>78.1%</b>	<b>77.6%</b>	<b>78.3%</b>	<b>0.9%</b>	<b>-3.1%</b>
<b>Eligible Liquid Assets Ratio (ELAR)<sup>9</sup></b>	<b>16.9%</b>	<b>17.6%</b>	<b>17.6%</b>	<b>18.1%</b>	<b>17.9%</b>	<b>18.0%</b>	<b>17.3%</b>	<b>16.8%</b>	<b>16.6%</b>	<b>16.6%</b>	<b>16.4%</b>	<b>16.7%</b>	<b>16.9%</b>	<b>16.4%</b>	<b>17.0%</b>	<b>18.4%</b>	<b>17.9%</b>	<b>-2.7%</b>	<b>0.0%</b>
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 )<sup>10</sup></b>	<b>17.9%</b>	<b>17.9%</b>	<b>17.7%</b>	<b>17.7%</b>			<b>16.9%</b>			<b>17.6%</b>			<b>18.0%</b>			<b>18.2%</b>			
<b>of which: Tier 1 Ratio</b>	<b>16.6%</b>	<b>16.7%</b>	<b>16.5%</b>	<b>16.5%</b>			<b>15.8%</b>			<b>16.4%</b>			<b>16.9%</b>			<b>17.1%</b>			
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	<b>14.6%</b>	<b>14.9%</b>	<b>14.7%</b>	<b>14.7%</b>			<b>13.9%</b>			<b>14.7%</b>			<b>15.1%</b>			<b>14.9%</b>			
<b>Banks Operating in the UAE</b>																			
National Banks	22	22	21	21			21			21			21			21			
Foreign Banks (including wholesale banks)	38	38	38	38			38			38			38			37			
of which GCC banks <sup>11</sup>	6	6	6	6			6			6			6			6			
<b>Share of Foreign Banks in Total Assets</b>	<b>12.5%</b>	<b>12.6%</b>	<b>12.6%</b>	<b>12.8%</b>			<b>12.8%</b>			<b>12.9%</b>			<b>12.6%</b>			<b>12.6%</b>			
Conventional Banks (including wholesale banks)	52	52	51	49			49			49			49			48			
Islamic Banks	8	8	8	10			10			10			10			10			
<b>Share of Islamic Banks in Total Assets</b>	<b>20.0%</b>	<b>19.1%</b>	<b>18.7%</b>	<b>18.6%</b>			<b>18.4%</b>			<b>18.8%</b>			<b>19.0%</b>			<b>18.9%</b>			

\*Preliminary data subject to revision

\*\*The amount of Reserve Requirements declined due to the reduction in the rate of required reserves from 14% to 7% on Demand Deposits per the Targeted Economic Support Scheme (TESS) offered to Banks by the CBAUE in April 2020. Banks' liquidity increased as a result of the reduction in the required reserves ratio

<sup>1</sup> Starting July 2020, includes Overnight Deposit Facility (ODF) offered to conventional banks by the CBAUE.<sup>2</sup> Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.<sup>3</sup> Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals ) in Local and Foreign Currency<sup>4</sup> Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables<sup>5</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.<sup>6</sup> Weighted average of yield on all types of outstanding credit.<sup>7</sup> Excluding subordinated borrowings/deposits, but including current year profit.<sup>8</sup> The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of ( Net Free Capital Funds + Total Other Stable Resources)<sup>9</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (