

## UAE Banking Indicators - Conventional Banks (CB) &amp; Islamic Banks (IB) \*

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

	2020																				2021						
	Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr**		Month -o %
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB
<b>1.Gross Bank Assets</b>	2587.0	568.7	2587.6	578.1	2590.5	599.7	2602.3	598.2	2615.9	607.5	2633.4	619.1	2638.9	602.3	2603.2	599.0	2586.8	601.2	2576.6	595.7	2580.2	599.2	2571.9	604.0	2569.1	600.2	-0.1%
<b>2.Gross Credit</b>	1,404.1	372.0	1,402.1	376.2	1,397.7	393.3	1,405.3	395.6	1,406.4	394.9	1,410.2	394.4	1,415.7	391.3	1,404.3	391.0	1,387.2	391.8	1,387.8	391.4	1,384.0	393.5	1,364.1	390.3	1,373.6	389.6	0.7%
Domestic Credit	1,263.9	343.2	1,264.1	347.3	1,262.3	364.6	1,254.3	366.0	1,252.4	365.4	1,247.1	364.6	1,251.9	361.6	1,249.0	362.5	1,236.9	359.8	1,239.8	359.7	1,242.7	361.8	1,231.8	357.8	1,240.4	357.5	0.7%
Government	213.5	17.7	215.7	22.6	216.9	35.5	217.8	34.9	221.1	34.8	220.7	34.8	220.9	34.6	220.8	34.0	218.6	33.3	221.8	35.2	221.5	35.7	217.0	35.5	217.8	34.5	0.4%
Public Sector (GREs)	177.9	39.6	176.2	39.8	173.8	44.3	171.3	44.7	170.3	44.4	172.6	45.1	177.0	45.3	175.2	46.5	174.2	45.7	172.1	43.8	174.0	43.9	170.6	44.6	172.5	45.5	1.1%
Private Sector	856.9	283.9	856.8	283.0	856.5	282.9	850.1	284.4	845.8	284.2	838.8	283.0	837.5	280.0	837.7	280.3	829.2	279.1	831.2	279.0	832.7	280.6	829.7	276.0	834.7	275.9	0.6%
Business & Industrial Sector Credit <sup>1</sup>	660.2	154.4	661.6	154.1	660.9	153.8	655.1	154.1	650.2	153.4	643.3	151.8	642.1	147.0	639.9	147.5	632.4	146.4	633.9	146.0	634.8	147.8	631.4	143.4	632.8	143.6	0.2%
Individual	196.7	129.5	195.2	128.9	195.6	129.1	195.0	130.3	195.6	130.8	195.5	131.2	195.4	133.0	197.8	132.8	196.8	132.7	197.3	133.0	197.9	132.8	198.3	132.6	201.9	132.3	1.8%
Non-Banking Financial Institutions	15.6	2.0	15.4	1.9	15.1	1.9	15.1	2.0	15.2	2.0	15.0	1.7	16.5	1.7	15.3	1.7	14.9	1.7	14.7	1.7	14.5	1.6	14.5	1.7	15.4	1.6	6.2%
Foreign Credit <sup>2</sup>	140.2	28.8	138.0	28.9	135.4	28.7	151.0	29.6	154.0	29.5	163.1	29.8	163.8	29.7	155.3	28.5	150.3	32.0	148.0	31.7	141.3	31.7	132.3	32.5	133.2	32.1	0.7%
of which: Loans & Advances to Non-Residents in AED	12.3	4.1	12.2	4.1	11.9	5.1	11.9	4.9	11.9	4.8	12.3	4.7	12.3	4.5	12.2	3.9	11.7	3.8	11.5	3.9	11.4	3.9	11.5	3.9	11.3	3.6	-1.7%
<b>3.Total Investments by Banks</b>	313.2	81.0	331.3	83.6	340.1	82.3	350.1	81.0	354.3	81.2	358.1	82.7	370.6	77.5	376.7	77.5	380.0	75.8	402.9	76.0	423.6	76.5	429.1	78.2	432.3	78.3	0.7%
Debt securities	228.7	12.7	241.9	13.1	252.9	10.8	260.8	9.7	266.6	10.2	268.2	10.8	270.4	11.0	274.2	10.7	280.1	10.4	263.8	10.7	272.9	15.0	278.6	15.5	284.0	15.8	1.9%
Equities	5.8	3.5	5.8	3.4	5.5	3.3	5.5	3.0	5.8	3.1	5.8	2.9	6.0	3.0	6.3	3.0	6.4	2.8	6.9	2.5	7.0	2.4	7.1	2.5	7.0	2.6	-1.4%
Held to maturity securities	44.3	49.8	49.2	52.1	47.3	53.3	49.3	53.4	47.5	52.9	49.8	53.9	59.2	53.5	62.2	53.7	58.8	52.6	97.8	52.9	109.1	49.2	108.9	50.4	104.6	50.0	-3.9%
Other Investments	34.4	15.0	34.4	15.0	34.4	14.9	34.5	14.9	34.4	15.0	34.3	15.1	35.0	10.0	34.0	10.1	34.7	10.0	34.4	9.9	34.6	9.9	34.5	9.8	36.7	9.9	6.4%
<b>4.Bank Deposits</b>	1479.3	392.9	1466.3	399.2	1459.3	406.9	1476.6	410.7	1487.1	411.9	1492.1	415.1	1497.9	412.7	1470.5	405.7	1474.2	410.3	1460.9	415.4	1460.2	418.2	1459.5	421.8	1456.7	420.6	-0.2%
Resident Deposits	1298.6	363.2	1292.6	370.0	1286.7	379.1	1306.7	383.6	1325.9	383.1	1328.6	387.3	1330.4	383.2	1300.8	378.9	1301.9	380.2	1294.3	383.8	1292.3	384.9	1293.9	383.9	1285.3	380.8	-0.7%
Government Sector	211.7	65.1	224.6	67.4	214.0	75.0	207.5	75.5	205.9	74.6	254.7	78.9	241.0	75.0	244.9	70.6	218.2	69.1	207.1	67.2	198.7	68.3	207.7	69.6	222.7	68.6	7.2%
GREs (Govt. ownership of more than 50%)	214.1	43.5	189.5	48.4	194.7	45.8	226.3	47.5	232.5	46.6	197.0	48.5	220.3	46.4	197.4	47.7	205.7	49.1	204.1	50.0	206.7	48.8	199.5	46.7	171.7	43.8	-13.9%
Private Sector	839.7	244.2	843.4	244.4	843.6	248.2	840.9	250.6	854.1	252.2	844.1	250.6	837.2	252.1	828.1	250.1	848.2	251.9	852.6	256.8	858.6	258.4	858.7	258.2	863.9	260.4	0.6%
Non-Banking Financial Institutions	33.1	10.4	35.1	9.8	34.4	10.1	32.0	10.0	33.4	9.7	32.8	9.3	31.9	9.7	30.4	10.5	29.8	10.1	30.5	9.8	28.3	9.4	28.0	9.4	27.0	8.0	-3.6%
Non-Resident Deposits	180.7	29.7	173.7	29.2	172.6	27.8	169.9	27.1	161.2	28.8	163.5	27.8	167.5	29.5	169.7	26.8	172.3	30.1	166.6	31.6	167.9	33.3	165.6	37.9	171.4	39.8	3.5%
<b>Capital &amp; Reserves <sup>3</sup></b>	309.0	65.6	314.8	66.2	315.9	66.6	320.1	67.2	322.2	68.1	321.7	68.1	325.2	68.8	327.8	69.5	324.7	68.1	327.4	63.3	320.7	64.0	316.2	61.9	317.2	61.9	0.3%
<b>Specific provisions &amp; Interest in Suspense</b>	88.5	17.1	89.3	17.2	90.5	16.7	91.2	16.9	92.8	17.2	94.3	17.2	95.5	16.6	96.4	18.3	98.4	18.2	99.9	18.3	100.6	18.5	101.8	18.8	103.2	19.0	1.4%
<b>General provisions</b>	31.7	5.9	31.8	6.3	32.4	6.0	32.5	6.5	32.7	6.5	32.2	6.5	32.1	6.0	32.9	6.1	32.7	5.6	32.0	5.7	31.8	5.6	32.1	5.7	31.6	5.6	-1.6%
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	81.0%	83.6%	81.2%	83.5%	81.3%	84.1%	79.9%	83.8%	78.5%	83.6%	77.6%	82.2%	77.0%	80.9%	77.4%	80.8%	76.6%	81.4%	77.1%	83.1%	77.2%	83.0%	76.3%	82.2%	77.4%	81.5%	1.4%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	16.6%	17.4%	16.3%	17.4%	16.2%	16.7%	15.9%	17.1%	15.8%	18.4%	16.0%	18.8%	15.2%	19.5%	16.0%	19.1%	17.6%	19.7%	16.9%	19.6%	17.4%	19.7%	17.9%	20.8%	17.5%	20.4%	-2.2%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>					17.6%	17.7%					18.0%	18.3%					17.8%	20.0%					17.8%	18.3%			
<b>of which: Tier 1 Ratio</b>					16.4%	16.5%					16.8%	17.1%					16.7%	18.8%					16.6%	17.1%			
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>					15.1%	13.2%					15.4%	13.8%					15.0%	14.6%					15.0%	13.7%			

\* Data consists of 48 Conventional Banks &amp; 10 Islamic Banks

\*\* Preliminary data, subject to revision

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies<sup>2</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>3</sup> Excluding subordinated borrowings/deposits but including current year profit.<sup>4</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>5</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities \*\*\*\*

\*\*\*\* Total Liabilities = Balance Sheet Total Assets - (Capital &amp; Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

<sup>6</sup> Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.

n-Month	% Year-to-Date		% Year-on- Year		% Month-on-Month	% Year-to-Date	% Year-on- Year	
	IB	CB	IB	CB				
						<b>All Banks</b>		
	<b>-0.6%</b>	<b>-0.7%</b>	<b>-0.2%</b>	<b>-0.7%</b>	<b>5.5%</b>	<b>-0.2%</b>	<b>-0.6%</b>	<b>0.4%</b>
	<b>-0.2%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>-2.2%</b>	<b>4.7%</b>	<b>0.5%</b>	<b>-0.9%</b>	<b>-0.7%</b>
	-0.1%	0.3%	-0.6%	-1.9%	4.2%	0.5%	0.1%	-0.6%
	-2.8%	-0.4%	3.6%	2.0%	94.9%	-0.1%	0.2%	9.1%
	2.0%	-1.0%	-0.4%	-3.0%	14.9%	1.3%	-0.9%	0.2%
	0.0%	0.7%	-1.1%	-2.6%	-2.8%	0.4%	0.2%	-2.6%
	0.1%	0.1%	-1.9%	-4.2%	-7.0%	0.2%	-0.3%	-4.7%
	-0.2%	2.6%	-0.3%	2.6%	2.2%	1.0%	1.4%	2.5%
	-5.9%	3.4%	-5.9%	-1.3%	-20.0%	4.9%	2.4%	-3.4%
	-1.2%	-11.4%	0.3%	-5.0%	11.5%	0.3%	-9.3%	-2.2%
	-7.7%	-3.4%	-5.3%	-8.1%	-12.2%	-3.2%	-3.9%	-9.1%
	<b>0.1%</b>	<b>13.8%</b>	<b>3.3%</b>	<b>38.0%</b>	<b>-3.3%</b>	<b>0.7%</b>	<b>12.0%</b>	<b>29.5%</b>
	1.9%	1.4%	51.9%	24.2%	24.4%	1.9%	3.2%	24.2%
	4.0%	9.4%	-7.1%	20.7%	-25.7%	0.0%	4.3%	3.2%
	-0.8%	77.9%	-4.9%	136.1%	0.4%	-3.0%	38.8%	64.3%
	1.0%	5.8%	-1.0%	6.7%	-34.0%	5.2%	4.3%	-5.7%
	<b>-0.3%</b>	<b>-1.2%</b>	<b>2.5%</b>	<b>-1.5%</b>	<b>7.1%</b>	<b>-0.2%</b>	<b>-0.4%</b>	<b>0.3%</b>
	-0.8%	-1.3%	0.2%	-1.0%	4.8%	-0.7%	-1.0%	0.3%
	-1.4%	2.1%	-0.7%	5.2%	5.4%	5.0%	1.4%	5.2%
	-6.2%	-16.5%	-10.8%	-19.8%	0.7%	-12.5%	-15.4%	-16.3%
	0.9%	1.9%	3.4%	2.9%	6.6%	0.7%	2.2%	3.7%
	-14.9%	-9.4%	-20.8%	-18.4%	-23.1%	-6.4%	-12.3%	-19.5%
	5.0%	-0.5%	32.2%	-5.1%	34.0%	3.8%	4.3%	0.4%
	<b>0.0%</b>	<b>-2.3%</b>	<b>-9.1%</b>	<b>2.7%</b>	<b>-5.6%</b>	<b>0.3%</b>	<b>-3.5%</b>	<b>1.2%</b>
	<b>1.1%</b>	<b>4.9%</b>	<b>4.4%</b>	<b>16.6%</b>	<b>11.1%</b>	<b>1.3%</b>	<b>4.8%</b>	<b>15.7%</b>
	<b>-1.8%</b>	<b>-3.4%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>-5.1%</b>	<b>-1.6%</b>	<b>-2.9%</b>	<b>-1.1%</b>
	<b>-0.9%</b>	<b>1.0%</b>	<b>0.1%</b>	<b>-4.4%</b>	<b>-2.5%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>-4.0%</b>
	<b>-1.9%</b>	<b>-0.6%</b>	<b>3.6%</b>	<b>5.4%</b>	<b>17.2%</b>	<b>-1.6%</b>	<b>0.5%</b>	<b>10.1%</b>