

## UAE Banking Indicators - National Banks (NB) &amp; Foreign Banks (FB) \*

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

|  | 2020    |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |
|--|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
|  | Apr     |       | May     |       | Jun     |       | Jul     |       | Aug     |       | Sep     |       | Oct     |       | Nov     |       | Dec     |       | Jan     |       | Feb     |       | Mar     |       | Apr**   |       |
|  | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    |
| <b>1.Gross Bank Assets</b>                                       | 2750.8  | 404.9 | 2758.7  | 407.0 | 2777.5  | 412.7 | 2796.9  | 403.6 | 2814.7  | 408.7 | 2843.1  | 409.4 | 2833.3  | 407.9 | 2797.1  | 405.1 | 2785.7  | 402.3 | 2772.1  | 400.2 | 2777.5  | 401.9 | 2777.9  | 398.0 | 2770.5  | 398.8 |
| <b>2.Gross Credit</b>  | 1,579.5 | 196.6 | 1,581.9 | 196.4 | 1,593.9 | 197.1 | 1,605.0 | 195.9 | 1,608.0 | 193.3 | 1,612.6 | 192.0 | 1,615.6 | 191.4 | 1,605.8 | 189.5 | 1,598.2 | 180.8 | 1,601.1 | 178.1 | 1,598.8 | 178.7 | 1,580.0 | 174.4 | 1,586.1 | 177.1 |
| Domestic Credit  | 1,445.2 | 161.9 | 1,448.8 | 162.6 | 1,462.1 | 164.8 | 1,459.2 | 161.1 | 1,459.3 | 158.5 | 1,455.0 | 156.7 | 1,457.5 | 156.0 | 1,456.8 | 154.7 | 1,445.9 | 150.8 | 1,450.7 | 148.8 | 1,455.1 | 149.4 | 1,443.5 | 146.1 | 1,450.2 | 147.7 |
| Government   | 222.4   | 8.8   | 228.5   | 9.8   | 241.9   | 10.5  | 241.8   | 10.9  | 245.1   | 10.8  | 244.5   | 11.0  | 245.1   | 10.4  | 244.5   | 10.3  | 242.1   | 9.8   | 246.4   | 10.6  | 246.4   | 10.8  | 243.4   | 9.1   | 242.5   | 9.8   |
| Public Sector (GREs)   | 201.2   | 16.3  | 199.9   | 16.1  | 199.9   | 18.2  | 198.9   | 17.1  | 197.6   | 17.1  | 200.2   | 17.5  | 204.6   | 17.7  | 204.0   | 17.7  | 203.0   | 16.9  | 200.0   | 15.9  | 201.6   | 16.3  | 199.0   | 16.2  | 202.1   | 15.9  |
| Private Sector   | 1005.7  | 135.1 | 1004.8  | 135.0 | 1004.9  | 134.5 | 1003.0  | 131.5 | 1001.2  | 128.8 | 995.2   | 126.6 | 991.1   | 126.4 | 992.9   | 125.1 | 985.7   | 122.6 | 989.2   | 121.0 | 992.1   | 121.2 | 986.0   | 119.7 | 989.8   | 120.8 |
| Business & Industrial Sector Credit <sup>1</sup>                 | 707.0   | 107.6 | 707.9   | 107.8 | 707.4   | 107.3 | 704.8   | 104.4 | 701.9   | 101.7 | 695.3   | 99.8  | 689.2   | 99.9  | 688.8   | 98.6  | 682.6   | 96.2  | 685.1   | 94.8  | 687.7   | 94.9  | 681.4   | 93.4  | 682.1   | 94.3  |
| Individual   | 298.7   | 27.5  | 296.9   | 27.2  | 297.5   | 27.2  | 298.2   | 27.1  | 299.3   | 27.1  | 299.9   | 26.8  | 301.9   | 26.5  | 304.1   | 26.5  | 303.1   | 26.4  | 304.1   | 26.2  | 304.4   | 26.3  | 304.6   | 26.3  | 307.7   | 26.5  |
| Non-Banking Financial Institutions                               | 15.9    | 1.7   | 15.6    | 1.7   | 15.4    | 1.6   | 15.5    | 1.6   | 15.4    | 1.8   | 15.1    | 1.6   | 16.7    | 1.5   | 15.4    | 1.6   | 15.1    | 1.5   | 15.1    | 1.3   | 15.0    | 1.1   | 15.1    | 1.1   | 15.8    | 1.2   |
| Foreign Credit <sup>2</sup>                                      | 134.3   | 34.7  | 133.1   | 33.8  | 131.8   | 32.3  | 145.8   | 34.8  | 148.7   | 34.8  | 157.6   | 35.3  | 158.1   | 35.4  | 149.0   | 34.8  | 152.3   | 30.0  | 150.4   | 29.3  | 143.7   | 29.3  | 136.5   | 28.3  | 135.9   | 29.4  |
| of which: Loans & Advances to Non-Residents in AED               | 14.1    | 2.3   | 14.1    | 2.2   | 14.0    | 3.0   | 13.9    | 2.9   | 13.7    | 3.0   | 14.2    | 2.8   | 14.0    | 2.8   | 13.9    | 2.2   | 13.3    | 2.2   | 13.2    | 2.2   | 13.2    | 2.1   | 13.4    | 2.0   | 12.9    | 2.0   |
| <b>3.Total Investments by Banks</b>                              | 358.4   | 35.8  | 375.4   | 39.5  | 375.1   | 47.3  | 382.9   | 48.2  | 384.2   | 51.3  | 390.3   | 50.5  | 395.9   | 52.2  | 402.9   | 51.3  | 404.2   | 51.6  | 422.1   | 56.8  | 436.1   | 64.0  | 437.5   | 69.8  | 444.0   | 66.6  |
| Debt securities  | 209.0   | 32.4  | 218.7   | 36.3  | 219.5   | 44.2  | 225.7   | 44.8  | 228.8   | 48.0  | 231.9   | 47.1  | 232.4   | 49.0  | 236.6   | 48.3  | 242.2   | 48.3  | 222.0   | 52.5  | 228.5   | 59.4  | 228.4   | 65.7  | 237.6   | 62.2  |
| Equities   | 9.2     | 0.1   | 9.2     | 0.0   | 8.8     | 0.0   | 8.5     | 0.0   | 8.9     | 0.0   | 8.7     | 0.0   | 9.0     | 0.0   | 9.3     | 0.0   | 9.2     | 0.0   | 9.4     | 0.0   | 9.4     | 0.0   | 9.6     | 0.0   | 9.6     | 0.0   |
| Held to maturity securities                                      | 90.8    | 3.3   | 98.1    | 3.2   | 97.5    | 3.1   | 99.3    | 3.4   | 97.1    | 3.3   | 100.3   | 3.4   | 109.5   | 3.2   | 112.9   | 3.0   | 108.1   | 3.3   | 146.4   | 4.3   | 153.7   | 4.6   | 155.2   | 4.1   | 150.2   | 4.4   |
| Other Investments  | 49.4    | 0.0   | 49.4    | 0.0   | 49.3    | 0.0   | 49.4    | 0.0   | 49.4    | 0.0   | 49.4    | 0.0   | 45.0    | 0.0   | 44.1    | 0.0   | 44.7    | 0.0   | 44.3    | 0.0   | 44.5    | 0.0   | 44.3    | 0.0   | 46.6    | 0.0   |
| <b>4.Bank Deposits</b>   | 1651.1  | 221.1 | 1641.6  | 223.9 | 1641.0  | 225.2 | 1664.7  | 222.6 | 1672.1  | 226.9 | 1681.7  | 225.5 | 1684.6  | 226.0 | 1650.8  | 225.4 | 1653.5  | 231.0 | 1650.0  | 226.3 | 1649.8  | 228.6 | 1656.0  | 225.3 | 1652.9  | 224.4 |
| Resident Deposits  | 1474.9  | 186.9 | 1472.2  | 190.4 | 1473.5  | 192.3 | 1500.7  | 189.6 | 1515.6  | 193.4 | 1524.1  | 191.8 | 1520.8  | 192.8 | 1489.2  | 190.5 | 1484.6  | 197.5 | 1484.0  | 194.1 | 1482.5  | 194.7 | 1484.1  | 193.7 | 1473.5  | 192.6 |
| Government Sector  | 275.9   | 0.9   | 291.1   | 0.9   | 288.0   | 1.0   | 281.3   | 1.7   | 279.5   | 1.0   | 332.8   | 0.8   | 315.3   | 0.7   | 314.8   | 0.7   | 286.5   | 0.8   | 273.6   | 0.7   | 266.3   | 0.7   | 276.3   | 1.0   | 290.6   | 0.7   |
| GREs (Govt. ownership of more than 50%)                          | 247.3   | 10.3  | 226.8   | 11.1  | 230.0   | 10.5  | 265.0   | 8.8   | 268.8   | 10.3  | 237.2   | 8.3   | 256.9   | 9.8   | 236.5   | 8.6   | 245.1   | 9.7   | 245.2   | 8.9   | 246.0   | 9.5   | 237.6   | 8.6   | 207.3   | 8.2   |
| Private Sector   | 914.8   | 169.1 | 916.4   | 171.4 | 917.7   | 174.1 | 918.4   | 173.1 | 930.3   | 176.0 | 917.9   | 176.8 | 912.8   | 176.5 | 903.0   | 175.2 | 918.6   | 181.5 | 931.3   | 178.1 | 938.7   | 178.3 | 939.2   | 177.7 | 946.8   | 177.5 |
| Non-Banking Financial Institutions                               | 36.9    | 6.6   | 37.9    | 7.0   | 37.8    | 6.7   | 36.0    | 6.0   | 37.0    | 6.1   | 36.2    | 5.9   | 35.8    | 5.8   | 34.9    | 6.0   | 34.4    | 5.5   | 33.9    | 6.4   | 31.5    | 6.2   | 31.0    | 6.4   | 28.8    | 6.2   |
| Non-Resident Deposits  | 176.2   | 34.2  | 169.4   | 33.5  | 167.5   | 32.9  | 164.0   | 33.0  | 156.5   | 33.5  | 157.6   | 33.7  | 163.8   | 33.2  | 161.6   | 34.9  | 168.9   | 33.5  | 166.0   | 32.2  | 167.3   | 33.9  | 171.9   | 31.6  | 179.4   | 31.8  |
| <b>Capital &amp; Reserves <sup>3</sup></b>                       | 317.7   | 56.9  | 324.2   | 56.8  | 327.5   | 55.0  | 332.1   | 55.2  | 335.2   | 55.1  | 335.0   | 54.8  | 339.1   | 54.9  | 342.2   | 55.1  | 339.3   | 53.5  | 336.9   | 53.8  | 330.8   | 53.9  | 324.6   | 53.5  | 325.4   | 53.7  |
| <b>Specific provisions &amp; Interest in Suspense</b>            | 77.7    | 27.9  | 78.2    | 28.3  | 78.6    | 28.6  | 79.3    | 28.8  | 80.6    | 29.4  | 81.8    | 29.7  | 82.2    | 29.9  | 84.7    | 30.0  | 86.4    | 30.2  | 87.9    | 30.3  | 88.6    | 30.5  | 89.7    | 30.9  | 91.1    | 31.1  |
| <b>General provisions</b>  | 34.3    | 3.3   | 34.7    | 3.4   | 34.4    | 4.0   | 35.1    | 3.9   | 35.3    | 3.9   | 34.8    | 3.9   | 34.2    | 3.9   | 35.1    | 3.9   | 34.5    | 3.8   | 34.2    | 3.5   | 34.0    | 3.4   | 34.5    | 3.3   | 34.0    | 3.2   |
| <b>Lending to Stable Resources Ratio <sup>4</sup></b>            | 83.1%   | 70.2% | 83.5%   | 69.1% | 83.9%   | 67.9% | 82.5%   | 67.8% | 81.5%   | 66.2% | 80.4%   | 65.6% | 79.6%   | 64.6% | 80.1%   | 63.9% | 80.0%   | 60.4% | 80.7%   | 61.0% | 80.6%   | 62.4% | 79.6%   | 62.4% | 80.3%   | 62.6% |
| <b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>          | 15.5%   | 26.4% | 15.1%   | 27.2% | 15.2%   | 26.0% | 15.2%   | 24.8% | 15.8%   | 23.0% | 15.8%   | 24.6% | 15.2%   | 24.5% | 15.7%   | 25.7% | 16.9%   | 28.6% | 16.3%   | 28.4% | 16.6%   | 29.3% | 17.2%   | 30.3% | 16.6%   | 31.6% |
| <b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b> |         |       |         |       | 17.2%   | 20.9% |         |       |         |       | 17.7%   | 20.8% |         |       |         |       | 17.9%   | 20.9% |         |       |         |       | 17.5%   | 21.2% |         |       |
| <b>of which: Tier 1 Ratio</b>                                    |         |       |         |       | 16.0%   | 19.7% |         |       |         |       | 16.5%   | 19.6% |         |       |         |       | 16.8%   | 19.8% |         |       |         |       | 16.3%   | 20.0% |         |       |
| <b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>                |         |       |         |       | 14.1%   | 19.7% |         |       |         |       | 14.5%   | 19.6% |         |       |         |       | 14.4%   | 19.8% |         |       |         |       | 14.1%   | 20.0% |         |       |

\* Data consists of 21 National Banks &amp; 37 Foreign 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.

| 2021              |        |                 |        |                  |         |                    |                 |                  |
|-------------------|--------|-----------------|--------|------------------|---------|--------------------|-----------------|------------------|
| % Month -on-Month |        | % Year -to-Date |        | % Year -on- Year |         | % Month -on- Month | % Year -to-Date | % Year -on- Year |
| NB                | FB     | NB              | FB     | NB               | FB      | All Banks          |                 |                  |
| -0.3%             | 0.2%   | -0.5%           | -0.9%  | 0.7%             | -1.5%   | -0.2%              | -0.6%           | 0.4%             |
| 0.4%              | 1.5%   | -0.8%           | -2.0%  | 0.4%             | -9.9%   | 0.5%               | -0.9%           | -0.7%            |
| 0.5%              | 1.1%   | 0.3%            | -2.1%  | 0.3%             | -8.8%   | 0.5%               | 0.1%            | -0.6%            |
| -0.4%             | 7.7%   | 0.2%            | 0.0%   | 9.0%             | 11.4%   | -0.1%              | 0.2%            | 9.1%             |
| 1.6%              | -1.9%  | -0.4%           | -5.9%  | 0.4%             | -2.5%   | 1.3%               | -0.9%           | 0.2%             |
| 0.4%              | 0.9%   | 0.4%            | -1.5%  | -1.6%            | -10.6%  | 0.4%               | 0.2%            | -2.6%            |
| 0.1%              | 1.0%   | -0.1%           | -2.0%  | -3.5%            | -12.4%  | 0.2%               | -0.3%           | -4.7%            |
| 1.0%              | 0.8%   | 1.5%            | 0.4%   | 3.0%             | -3.6%   | 1.0%               | 1.4%            | 2.5%             |
| 4.6%              | 9.1%   | 4.6%            | -20.0% | -0.6%            | -29.4%  | 4.9%               | 2.4%            | -3.4%            |
| -0.4%             | 3.9%   | -10.8%          | -2.0%  | 1.2%             | -15.3%  | 0.3%               | -9.3%           | -2.2%            |
| -3.7%             | 0.0%   | -3.0%           | -9.1%  | -8.5%            | -13.0%  | -3.2%              | -3.9%           | -9.1%            |
| 1.5%              | -4.6%  | 9.8%            | 29.1%  | 23.9%            | 86.0%   | 0.7%               | 12.0%           | 29.5%            |
| 4.0%              | -5.3%  | -1.9%           | 28.8%  | 13.7%            | 92.0%   | 1.9%               | 3.2%            | 24.2%            |
| 0.0%              | 0.0%   | 4.3%            | 0.0%   | 4.3%             | -100.0% | 0.0%               | 4.3%            | 3.2%             |
| -3.2%             | 7.3%   | 38.9%           | 33.3%  | 65.4%            | 33.3%   | -3.0%              | 38.8%           | 64.3%            |
| 5.2%              | 0.0%   | 4.3%            | 0.0%   | -5.7%            | 0.0%    | 5.2%               | 4.3%            | -5.7%            |
| -0.2%             | -0.4%  | 0.0%            | -2.9%  | 0.1%             | 1.5%    | -0.2%              | -0.4%           | 0.3%             |
| -0.7%             | -0.6%  | -0.7%           | -2.5%  | -0.1%            | 3.0%    | -0.7%              | -1.0%           | 0.3%             |
| 5.2%              | -30.0% | 1.4%            | -12.5% | 5.3%             | -22.2%  | 5.0%               | 1.4%            | 5.2%             |
| -12.8%            | -4.7%  | -15.4%          | -15.5% | -16.2%           | -20.4%  | -12.5%             | -15.4%          | -16.3%           |
| 0.8%              | -0.1%  | 3.1%            | -2.2%  | 3.5%             | 5.0%    | 0.7%               | 2.2%            | 3.7%             |
| -7.1%             | -3.1%  | -16.3%          | 12.7%  | -22.0%           | -6.1%   | -6.4%              | -12.3%          | -19.5%           |
| 4.4%              | 0.6%   | 6.2%            | -5.1%  | 1.8%             | -7.0%   | 3.8%               | 4.3%            | 0.4%             |
| 0.2%              | 0.4%   | -4.1%           | 0.4%   | 2.4%             | -5.6%   | 0.3%               | -3.5%           | 1.2%             |
| 1.6%              | 0.6%   | 5.4%            | 3.0%   | 17.2%            | 11.5%   | 1.3%               | 4.8%            | 15.7%            |
| -1.4%             | -3.0%  | -1.4%           | -15.8% | -0.9%            | -3.0%   | -1.6%              | -2.9%           | -1.1%            |
| 0.9%              | 0.3%   | 0.4%            | 3.6%   | -3.4%            | -10.8%  | 0.9%               | 0.8%            | -4.0%            |
| -3.5%             | 4.3%   | -1.8%           | 10.5%  | 7.1%             | 19.7%   | -1.6%              | 0.5%            | 10.1%            |