

## UAE Banking Indicators

(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 -on- Month	% Year-to-Date	% Year- on- Year
<b>Gross Banks' Assets</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>3179.4</b>	<b>3175.9</b>	<b>3169.3</b>	<b>-0.2%</b>	<b>-0.6%</b>	<b>0.4%</b>
<b>1.Total Banks' Reserves at the Central Bank</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>314.4</b>	<b>325.6</b>	<b>316.9</b>	<b>-2.7%</b>	<b>0.2%</b>	<b>5.9%</b>
Reserve Requirements **	70.8	71.0	73.3	73.3	70.5	75.1	75.6	85.1	89.4	88.1	89.9	98.7	79.0	-20.0%	-11.6%	11.6%
Current Accounts & Overnight Deposits of Banks <sup>1</sup>	29.6	33.3	49.7	73.5	80.2	78.6	72.2	61.8	97.5	82.3	88.5	79.5	95.9	20.6%	-1.6%	224.0%
Certificates of Deposit/Monetary Bills held by Banks	198.8	194.3	178.5	146.1	157.0	151.3	140.8	140.5	129.3	135.3	136.0	147.4	142.0	-3.7%	9.8%	-28.6%
of which: Islamic Certificates of Deposit	39.3	39.1	46.4	42.3	55.6	53.1	53.5	50.6	45.3	47.0	50.5	50.3	51.6	2.6%	13.9%	31.3%
<b>2.Gross Credit</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>1777.5</b>	<b>1754.4</b>	<b>1763.2</b>	<b>0.5%</b>	<b>-0.9%</b>	<b>-0.7%</b>
Domestic Credit	1607.1	1611.4	1626.9	1620.3	1617.8	1611.7	1613.5	1611.5	1596.7	1599.5	1604.5	1589.6	1597.9	0.5%	0.1%	-0.6%
Government	231.2	238.3	252.4	252.7	255.9	255.5	255.5	254.8	251.9	257.0	257.2	252.5	252.3	-0.1%	0.2%	9.1%
Public Sector (GREs)	217.5	216.0	218.1	216.0	214.7	217.7	222.3	221.7	219.9	215.9	217.9	215.2	218.0	1.3%	-0.9%	0.2%
Private Sector	1140.8	1139.8	1139.4	1134.5	1130.0	1121.8	1117.5	1118.0	1108.3	1110.2	1113.3	1105.7	1110.6	0.4%	0.2%	-2.6%
Business & Industrial Sector Credit <sup>2</sup>	814.6	815.7	814.7	809.2	803.6	795.1	789.1	787.4	778.8	779.9	782.6	774.8	776.4	0.2%	-0.3%	-4.7%
of which: Total Funded SME Lending	-	-	92.5	-	-	92.6	-	-	92.8	-	-	93.8	-	-	-	-
Individual	326.2	324.1	324.7	325.3	326.4	326.7	328.4	330.6	329.5	330.3	330.7	330.9	334.2	1.0%	1.4%	2.5%
Non-Banking Financial Institutions	17.6	17.3	17.0	17.1	17.2	16.7	18.2	17.0	16.6	16.4	16.1	16.2	17.0	4.9%	2.4%	-3.4%
Foreign Credit <sup>3</sup>	169.0	166.9	164.1	180.6	183.5	192.9	193.5	183.8	182.3	179.7	173.0	164.8	165.3	0.3%	-9.3%	-2.2%
of which: Loans & Advances to Non-Residents in AED	16.4	16.3	17.0	16.8	16.7	17.0	16.8	16.1	15.5	15.4	15.3	15.4	14.9	-3.2%	-3.9%	-9.1%
<b>3.Total Investments by Banks</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>454.0</b>	<b>457.7</b>	<b>454.9</b>	<b>460.0</b>	<b>1.1%</b>	<b>0.9%</b>	<b>16.7%</b>
Debt securities	241.4	255.0	263.7	270.5	276.8	279.0	281.4	284.9	290.5	270.5	278.5	280.2	286.3	2.2%	-1.4%	18.6%
Equities	9.3	9.2	8.8	8.5	8.9	8.7	9.0	9.3	9.2	9.4	9.4	9.6	9.6	0.0%	4.3%	3.2%
Held to maturity securities	94.1	101.3	100.6	102.7	100.4	103.7	112.7	115.9	111.4	129.8	125.3	120.8	117.5	-2.7%	5.5%	24.9%
Other Investments	49.4	49.4	49.3	49.4	49.4	49.4	45.0	44.1	44.7	44.3	44.5	44.3	46.6	5.2%	4.3%	-5.7%
<b>4. Other Assets</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>633.4</b>	<b>629.8</b>	<b>641.0</b>	<b>629.2</b>	<b>-1.8%</b>	<b>-1.2%</b>	<b>-8.3%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	165.2	168.8	177.5	184.6	186.3	187.8	199.4	169.7	156.0	153.9	159.6	159.1	149.3	-6.2%	-4.3%	-9.6%
Due from Other Banks	232.2	221.6	218.4	206.2	208.5	229.6	218.2	213.2	207.9	220.8	214.4	231.1	228.1	-1.3%	9.7%	-1.8%
Other Items <sup>4</sup>	288.8	283.5	279.4	284.8	284.1	284.7	279.9	282.4	273.1	258.7	255.8	250.8	251.8	0.4%	-7.8%	-12.8%
<b>Bank Deposits</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>1878.4</b>	<b>1881.3</b>	<b>1877.3</b>	<b>-0.2%</b>	<b>-0.4%</b>	<b>0.3%</b>
Resident Deposits	1661.8	1662.6	1665.8	1690.3	1709.0	1715.9	1713.6	1679.7	1682.1	1678.1	1677.2	1677.8	1666.1	-0.7%	-1.0%	0.3%
Government Sector	276.8	292.0	289.0	283.0	280.5	333.6	316.0	315.5	287.3	274.3	267.0	277.3	291.3	5.0%	1.4%	5.2%
GREs (Govt. ownership of more than 50%)	257.6	237.9	240.5	273.8	279.1	245.5	266.7	245.1	254.8	254.1	255.5	246.2	215.5	-12.5%	-15.4%	-16.3%
Private Sector	1083.9	1087.8	1091.8	1091.5	1106.3	1094.7	1089.3	1078.2	1100.1	1109.4	1117.0	1116.9	1124.3	0.7%	2.2%	3.7%
Non-Banking Financial Institutions	43.5	44.9	44.5	42.0	43.1	42.1	41.6	40.9	39.9	40.3	37.7	37.4	35.0	-6.4%	-12.3%	-19.5%
Non-Resident Deposits	210.4	202.9	200.4	197.0	190.0	191.3	197.0	196.5	202.4	198.2	201.2	203.5	211.2	3.8%	4.3%	0.4%
<b>Average Cost on Bank Deposits <sup>5</sup></b>			<b>1.2%</b>			<b>1.1%</b>			<b>1.0%</b>			<b>0.9%</b>				
<b>Average Yield on Credit <sup>6</sup></b>			<b>4.1%</b>			<b>3.9%</b>			<b>3.8%</b>			<b>3.7%</b>				
<b>Capital &amp; Reserves <sup>7</sup></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>384.7</b>	<b>378.1</b>	<b>379.1</b>	<b>0.3%</b>	<b>-3.5%</b>	<b>1.2%</b>
<b>Specific provisions &amp; Interest in Suspense</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>119.1</b>	<b>120.6</b>	<b>122.2</b>	<b>1.3%</b>	<b>4.8%</b>	<b>15.7%</b>
<b>General provisions</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>37.4</b>	<b>37.8</b>	<b>37.2</b>	<b>-1.6%</b>	<b>-2.9%</b>	<b>-1.1%</b>
<b>Lending to Stable Resources Ratio <sup>8</sup></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>78.4%</b>	<b>77.5%</b>	<b>78.2%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>-4.0%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>9</sup></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>18.3%</b>	<b>18.8%</b>	<b>18.5%</b>	<b>-1.6%</b>	<b>0.5%</b>	<b>10.1%</b>
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 ) <sup>10</sup></b>			<b>17.6%</b>			<b>18.0%</b>			<b>18.2%</b>			<b>17.9%</b>				
<b>of which: Tier 1 Ratio</b>			<b>16.4%</b>			<b>16.9%</b>			<b>17.1%</b>			<b>16.7%</b>				
<b>Common Equity Tier 1 (CET 1 ) Capital Ratio</b>			<b>14.7%</b>			<b>15.1%</b>			<b>14.9%</b>			<b>14.7%</b>				
<b>Banks Operating in the UAE</b>																
National Banks			21			21			21			21				21
Foreign Banks (including wholesale banks)			38			38			37			37				37
of which GCC banks <sup>11</sup>			6			6			6			6				6
<b>Share of Foreign Banks in Total Assets</b>			<b>12.9%</b>			<b>12.6%</b>			<b>12.6%</b>			<b>12.5%</b>				
Conventional Banks (including wholesale banks)			49			49			48			48				48
Islamic Banks			10			10			10			10				10
<b>Share of Islamic Banks in Total Assets</b>			<b>18.8%</b>			<b>19.0%</b>			<b>18.9%</b>			<b>19.0%</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 CBUAE 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 CBUAE.<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 (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 &amp; Interest in Suspense except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

<sup>10</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.<sup>11</sup> Representing one branch each from KSA, Bahrain, Oman & Qatar and two branches from Kuwait.