

## UAE Banking Indicators

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

	2020	2021												% Month-on-Month	% Year-on-Year
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec *		
<b>Gross Banks' Assets</b>	3188.0	3172.3	3179.4	3175.9	3169.3	3182.0	3208.8	3233.4	3228.5	3247.1	3271.2	3295.8	3321.5	0.8%	4.2%
<b>1.Total Banks' Reserves at the Central Bank</b>	316.2	305.7	314.4	325.6	316.9	330.8	331.7	326.7	337.4	340.0	345.2	349.1	371.5	6.4%	17.5%
Reserve Account	89.4	88.1	89.9	98.7	79.0	104.8	94.9	122.7	102.8	115.5	100.9	95.5	104.0	8.9%	16.3%
Current Accounts & Overnight Deposits of Banks <sup>1</sup>	97.5	82.3	88.5	79.5	95.9	68.2	86.2	47.3	80.2	60.6	82.4	75.8	102.8	35.6%	5.4%
Certificates of Deposit/Monetary Bills held by Banks	129.3	135.3	136.0	147.4	142.0	157.8	150.6	156.7	154.4	163.9	161.9	177.8	164.7	-7.4%	27.4%
of which: Islamic Certificates of Deposit	45.3	47.0	50.5	50.3	51.6	54.0	58.9	66.6	54.5	55.1	61.9	65.6	49.1	-25.2%	8.4%
<b>2.Gross Credit</b>	1779.0	1779.2	1777.5	1754.4	1763.2	1751.5	1769.4	1768.6	1771.4	1776.5	1763.0	1788.3	1794.0	0.3%	0.8%
Domestic Credit	1596.7	1599.5	1604.5	1589.6	1597.9	1585.4	1595.6	1594.2	1598.4	1602.1	1589.9	1617.7	1618.9	0.1%	1.4%
Government	251.9	257.0	257.2	252.5	252.3	248.8	245.7	244.6	246.0	245.2	235.8	234.3	236.0	0.7%	-6.3%
Public Sector (GREs)	219.9	215.9	217.9	215.2	218.0	211.8	223.6	225.5	224.9	222.8	222.4	241.3	245.4	1.7%	11.6%
Private Sector	1108.3	1110.2	1113.3	1105.7	1110.6	1107.9	1112.8	1110.7	1113.5	1119.4	1116.6	1126.4	1120.7	-0.5%	1.1%
Business & Industrial Sector Credit <sup>2</sup>	778.8	779.9	782.6	774.8	776.4	773.4	776.3	772.4	772.8	775.6	772.3	779.0	773.1	-0.8%	-0.7%
of which: Total Funded SME Lending	92.8	-	-	93.8	-	-	94.6	-	-	93.9	-	-	91.2	-	-1.7%
Individual	329.5	330.3	330.7	330.9	334.2	334.5	336.5	338.3	340.7	343.8	344.3	347.4	347.6	0.1%	5.5%
Non-Banking Financial Institutions	16.6	16.4	16.1	16.2	17.0	16.9	13.5	13.4	14.0	14.7	15.1	15.7	16.8	7.0%	1.2%
Foreign Credit <sup>3</sup>	182.3	179.7	173.0	164.8	165.3	166.1	173.8	174.4	173.0	174.4	173.1	170.6	175.1	2.6%	-3.9%
of which: Loans & Advances to Non-Residents in AED	15.5	15.4	15.3	15.4	14.9	15.9	14.5	14.2	14.1	13.7	14.3	14.2	14.1	-0.7%	-9.0%
<b>3.Total Investments by Banks</b>	455.8	454.0	457.7	454.9	460.0	458.8	466.2	469.3	470.4	475.9	477.1	474.5	473.2	-0.3%	3.8%
Debt securities	290.5	270.5	278.5	280.2	286.3	288.0	289.9	287.8	289.7	295.9	296.5	301.4	295.7	-1.9%	1.8%
Equities	9.2	9.4	9.4	9.6	9.6	9.6	12.0	13.2	13.6	13.8	13.7	14.0	17.1	22.1%	85.9%
Held to maturity securities	111.4	129.8	125.3	120.8	117.5	114.6	118.2	122.2	121.0	120.0	120.6	114.0	117.8	3.3%	5.7%
Other Investments	44.7	44.3	44.5	44.3	46.6	46.6	46.1	46.1	46.1	46.2	46.3	45.1	42.6	-5.5%	-4.7%
<b>4. Other Assets</b>	637.0	633.4	629.8	641.0	629.2	640.9	641.5	668.8	649.3	654.7	685.9	683.9	682.8	-0.2%	7.2%
Due from Head Office/Own Branches/Banking Subsidiaries	156.0	153.9	159.6	159.1	149.3	147.7	152.5	176.3	163.0	161.1	187.8	176.3	190.1	7.8%	21.9%
Due from Other Banks	207.9	220.8	214.4	231.1	228.1	234.0	229.9	238.1	237.1	243.5	246.8	243.4	243.5	0.0%	17.1%
Other Items <sup>4</sup>	273.1	258.7	255.8	250.8	251.8	259.2	259.1	254.4	249.2	250.1	251.3	264.2	249.2	-5.7%	-8.8%
<b>Bank Deposits</b>	1884.5	1876.3	1878.4	1881.3	1877.3	1874.6	1908.6	1915.1	1928.7	1942.3	1967.3	1966.8	1996.5	1.5%	5.9%
Resident Deposits	1682.1	1678.1	1677.2	1677.8	1666.1	1660.2	1682.9	1684.1	1694.2	1699.1	1728.3	1737.1	1765.5	1.6%	5.0%
Government Sector	287.3	274.3	267.0	277.3	291.3	287.9	281.6	291.5	288.7	297.0	313.2	308.6	288.2	-6.6%	0.3%
GREs (Govt. ownership of more than 50%)	254.8	254.1	255.5	246.2	215.5	215.3	227.2	222.7	233.0	220.2	226.9	228.6	247.9	8.4%	-2.7%
Private Sector	1100.1	1109.4	1117.0	1116.9	1124.3	1122.6	1133.5	1131.1	1138.4	1146.2	1152.9	1163.7	1191.3	2.4%	8.3%
Non-Banking Financial Institutions	39.9	40.3	37.7	37.4	35.0	34.4	40.6	38.8	34.1	35.7	35.3	36.2	38.1	5.2%	-4.5%
Non-Resident Deposits	202.4	198.2	201.2	203.5	211.2	214.4	225.7	231.0	234.5	243.2	239.0	229.7	231.0	0.6%	14.1%
<b>Average Cost on Bank Deposits<sup>5</sup></b>	1.0%			0.9%			0.9%		0.8%			0.8%			-20.0%
<b>Average Yield on Credit<sup>6</sup></b>	3.8%			3.7%			3.7%		3.7%			3.6%			-5.3%
<b>Capital &amp; Reserves<sup>7</sup></b>	392.8	390.7	384.7	378.1	379.1	381.9	384.5	389.9	393.1	393.7	396.3	399.3	402.5	0.8%	2.5%
<b>Specific provisions &amp; Interest in Suspense</b>	116.6	118.2	119.1	120.6	122.2	122.6	123.4	123.6	123.0	120.9	120.9	120.9	121.5	0.5%	4.2%
<b>General provisions</b>	38.3	37.7	37.4	37.8	37.2	37.2	36.4	35.9	35.8	35.1	35.4	35.1	34.8	-0.9%	-9.1%
<b>Lending to Stable Resources Ratio<sup>8</sup></b>	77.6%	78.3%	78.4%	77.5%	78.2%	77.4%	77.7%	77.6%	77.6%	77.9%	76.9%	78.0%	77.3%	-0.9%	-0.4%
<b>Eligible Liquid Assets Ratio (ELAR)<sup>9</sup></b>	18.4%	17.9%	18.3%	18.8%	18.5%	19.0%	18.3%	18.0%	18.1%	18.4%	18.6%	19.0%	19.6%	3.2%	6.5%
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 )<sup>10</sup></b>	18.2%			17.9%			17.5%		17.7%			17.2%			
of which: Tier 1 Ratio	17.1%			16.7%			16.3%		16.5%			16.1%			
Common Equity Tier 1(CET 1) Capital Ratio	14.9%			14.7%			14.5%		14.7%			14.2%			
<b>Banks Operating in the UAE</b>															
National Banks ( Including Specialized Digital Bank )	21			21			21		21		21		22		
Foreign Banks (including wholesale banks)	37			37			37		37		37		37		
of which GCC banks <sup>11</sup>	7			7			7		7		7		7		
<b>Share of Foreign Banks in Total Assets</b>	12.6%			12.5%			12.5%		12.4%		12.4%		12.5%		
Conventional Banks (including wholesale banks)	48			48			48		48		48		49		
Islamic Banks	10			10			10		10		10		10		
<b>Share of Islamic Banks in Total Assets</b>	18.9%			19.0%			18.7%		18.4%		18.4%		17.8%		

\*Preliminary data subject to revision

<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 .<sup>11</sup> Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain