

## UAE Banking Indicators

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

	2017	2018	2019				2020						
	Dec	Dec	Apr	Jun	Sep	Dec	Jan	Feb	Mar	Apr *	% Month -on- Month	% Year -to- Date	% Year -on- Year
<b>Gross Banks' Assets</b>	<b>2693.8</b>	<b>2868.5</b>	<b>2925.4</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>0.9%</b>	<b>2.4%</b>	<b>7.9%</b>
<b>1.Total Banks' Reserves at the Central Bank</b>	<b>291.4</b>	<b>293.3</b>	<b>296.0</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>-3.2%</b>	<b>-5.1%</b>	<b>1.1%</b>
Reserve Requirements **	121.4	120.6	124.1	124.8	126.2	129.7	130.8	130.1	132.6	70.8	-46.6%	-45.4%	-42.9%
Current Accounts of Banks	34.9	34.5	22.9	24.7	21.2	25.3	25.7	24.7	32.0	29.6	-7.5%	17.0%	29.3%
Certificates of Deposit held by Banks	135.1	138.2	149.0	155.8	153.8	160.2	156.3	164.1	144.6	198.8	37.5%	24.1%	33.4%
of which: Islamic Certificates of Deposit	38.3	36.3	41.1	32.6	36.1	37.5	35.2	35.2	33.1	39.3	18.7%	4.8%	-4.4%
<b>2.Gross Credit</b>	<b>1580.3</b>	<b>1656.2</b>	<b>1676.9</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>0.4%</b>	<b>1.0%</b>	<b>5.9%</b>
Domestic Credit	1452.7	1509.4	1533.5	1542.6	1565.6	1592.6	1565.8	1571.2	1595.0	1607.1	0.8%	0.9%	4.8%
Government	175.4	191.5	201.5	201.6	219.5	257.4	229.3	231.5	229.1	231.2	0.9%	-10.2%	14.7%
Public Sector (GREs)	172.3	167.9	171.7	176.3	178.9	185.3	183.1	185.0	201.1	217.5	8.2%	17.4%	26.7%
Private Sector	1086.4	1130.0	1140.7	1147.8	1150.1	1134.6	1137.5	1140.6	1148.9	1140.8	-0.7%	0.5%	0.0%
Business & Industrial Sector Credit <sup>1</sup>	748.9	792.6	808.1	815.6	816.5	802.2	804.8	807.3	818.7	814.6	-0.5%	1.5%	0.8%
of which: Total Funded SME Lending	91.6	88.8	-	88.5	84.9	89.5	-	-	93.4	-	-	-	-
Individual	337.5	337.4	332.6	332.2	333.6	332.4	332.7	333.3	330.2	326.2	-1.2%	-1.9%	-1.9%
Non-Banking Financial Institutions	18.6	20.0	19.6	16.9	17.1	15.3	15.9	14.1	15.9	17.6	10.7%	15.0%	-10.2%
Foreign Credit <sup>2</sup>	127.6	146.8	143.4	150.1	155.2	166.0	171.1	174.3	173.2	169.0	-2.4%	1.8%	17.9%
of which: Loans & Advances to Non-Residents in AED	15.6	20.4	18.9	19.1	17.1	16.7	17.0	16.3	16.5	16.4	-0.6%	-1.8%	-13.2%
<b>3.Total Investments by Banks</b>	<b>311.1</b>	<b>332.8</b>	<b>371.8</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>4.4%</b>	<b>-1.2%</b>	<b>6.0%</b>
Debt securities	206.2	210.9	239.6	235.3	248.6	246.1	253.7	252.6	228.2	241.4	5.8%	-1.9%	0.8%
Equities	11.3	10.1	10.5	10.4	11.6	10.8	10.7	10.5	9.1	9.3	2.2%	-13.9%	-11.4%
Held to maturity securities	62.5	81.2	90.7	87.8	94.1	99.1	99.5	98.3	90.8	94.1	3.6%	-5.0%	3.7%
Other Investments	31.1	30.6	31.0	33.6	43.0	43.0	48.3	48.2	49.5	49.4	-0.2%	14.9%	59.4%
<b>4. Other Assets</b>	<b>511.0</b>	<b>586.2</b>	<b>580.7</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>2.0%</b>	<b>12.5%</b>	<b>18.2%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	104.4	160.6	142.4	144.3	142.5	154.6	151.0	142.7	153.0	165.2	8.0%	6.9%	16.0%
Due from Other Banks	204.1	215.0	220.9	226.6	219.6	210.6	214.3	213.3	229.0	232.2	1.4%	10.3%	5.1%
Other Items <sup>3</sup>	202.5	210.6	217.4	222.6	241.3	244.9	253.1	265.3	291.0	288.8	-0.8%	17.9%	32.8%
<b>Bank Deposits</b>	<b>1627.3</b>	<b>1755.6</b>	<b>1773.2</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>1.1%</b>	<b>0.1%</b>	<b>5.6%</b>
Resident Deposits	1435.6	1542.2	1567.5	1577.6	1612.2	1648.8	1615.9	1619.5	1635.1	1661.8	1.6%	0.8%	6.0%
Government Sector	212.0	290.3	293.6	291.4	316.6	301.3	258.5	263.9	255.1	276.8	8.5%	-8.1%	-5.7%
GREs (Govt. ownership of more than 50%)	191.5	207.1	197.1	217.4	218.0	245.3	232.1	238.2	260.1	257.6	-1.0%	5.0%	30.7%
Private Sector	1001.0	1009.3	1039.1	1029.7	1034.2	1057.9	1081.9	1074.3	1076.2	1083.9	0.7%	2.5%	4.3%
Non-Banking Financial Institutions	31.1	35.5	37.7	39.1	43.4	44.3	43.4	43.1	43.7	43.5	-0.5%	-1.8%	15.4%
Non-Resident Deposits	191.7	213.4	205.7	196.7	189.8	221.4	210.4	208.6	216.8	210.4	-3.0%	-5.0%	2.3%
<b>Average Cost on Bank Deposits <sup>4</sup></b>	<b>1.3%</b>	<b>1.8%</b>		<b>1.8%</b>	<b>1.7%</b>	<b>1.6%</b>			<b>1.4%</b>				
<b>Average Yield on Credit <sup>5</sup></b>	<b>5.1%</b>	<b>5.5%</b>		<b>5.4%</b>	<b>5.2%</b>	<b>5.0%</b>			<b>4.7%</b>				
<b>Capital &amp; Reserves <sup>6</sup></b>	<b>337.3</b>	<b>355.2</b>	<b>356.1</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>1.3%</b>	<b>-4.7%</b>	<b>5.2%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>79.7</b>	<b>90.4</b>	<b>94.5</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>2.2%</b>	<b>6.3%</b>	<b>11.7%</b>
<b>General provisions</b>	<b>29.7</b>	<b>31.2</b>	<b>33.0</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>1.3%</b>	<b>13.6%</b>	<b>13.9%</b>
<b>Lending to Stable Resources Ratio <sup>7</sup></b>	<b>84.5%</b>	<b>82.3%</b>	<b>81.2%</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>-1.0%</b>	<b>0.6%</b>	<b>0.4%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>8</sup></b>	<b>18.3%</b>	<b>17.5%</b>	<b>17.4%</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>-2.9%</b>	<b>-7.2%</b>	<b>-3.4%</b>
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 ) <sup>9</sup></b>	<b>18.1%</b>	<b>17.5%</b>		<b>17.9%</b>	<b>17.7%</b>	<b>17.7%</b>			<b>16.9%</b>				
<b>of which: Tier 1 Ratio</b>	<b>16.6%</b>	<b>16.2%</b>		<b>16.7%</b>	<b>16.5%</b>	<b>16.5%</b>			<b>15.8%</b>				
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	<b>14.6%</b>	<b>14.3%</b>		<b>14.9%</b>	<b>14.7%</b>	<b>14.7%</b>			<b>13.9%</b>				
<b>Banks Operating in the UAE</b>													
National Banks	22	22		22	21	21				21			
Foreign Banks (including wholesale banks)	39	38		38	38	38				38			
of which GCC banks <sup>10</sup>	6	6		6	6	6				6			
<b>Share of Foreign Banks in Total Assets</b>	<b>13.4%</b>	<b>12.3%</b>		<b>12.6%</b>	<b>12.6%</b>	<b>12.8%</b>				<b>12.8%</b>			
Conventional Banks (including wholesale banks)	53	52		52	51	49				49			
Islamic Banks	8	8		8	8	10				10			
<b>Share of Islamic Banks in Total Assets</b>	<b>20.4%</b>	<b>20.3%</b>		<b>19.1%</b>	<b>18.7%</b>	<b>18.6%</b>				<b>18.4%</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> Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.<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> Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables<sup>4</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.<sup>5</sup> Weighted average of yield on all types of outstanding credit.<sup>6</sup> Excluding subordinated borrowings/deposits, but including current year profit.<sup>7</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>8</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>9</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>10</sup> Representing one branch each from KSA, Bahrain, Oman & Qatar and two branches from Kuwait.