

**UAE Banking Indicators - Based on the Emirates (Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE) ) Where Bank Head Office is located \***  
(End of month, figures in billions of Dirhams unless otherwise indicated)

	2019									2020															All Banks	% Month-on-Month	% Year-to-Date	% Year-on-Year	% All Banks	% Year-to-Date	% Year-on-Year								
	Jun			Dec			Jan			Feb			Mar			Apr			May			Jun **																	
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE								AD	DXB	OE	AD	DXB	OE	AD	DXB
<b>1. Gross Bank Assets</b>	1323.4	1382.1	253.1	1369.0	1456.6	257.3	1362.6	1461.5	256.2	1364.5	1472.4	258.4	1380.3	1486.3	261.4	1407.5	1489.2	259.0	1403.8	1501.8	260.1	1393.8	1533.7	262.7	-0.7%	2.1%	1.0%	1.8%	5.3%	2.1%	5.3%	11.0%	3.8%	0.8%	3.5%	7.0%			
<b>2. Gross Credit</b>	690.8	841.2	160.7	733.8	865.9	158.9	708.3	868.5	160.1	714.8	869.0	161.7	724.3	880.3	163.4	726.3	885.6	164.2	725.3	890.1	162.9	729.6	899.7	161.7	0.6%	1.1%	-0.7%	-0.6%	3.9%	1.8%	5.6%	7.0%	0.6%	0.7%	0.8%	5.0%			
Domestic Credit	615.4	772.5	154.7	655.7	784.5	152.4	624.6	787.8	153.4	625.5	790.7	155.0	634.9	803.3	156.8	640.4	808.9	157.8	640.1	814.6	156.7	642.9	828.2	155.8	0.4%	1.7%	-0.6%	-2.0%	5.6%	2.2%	4.5%	7.2%	0.7%	1.0%	2.2%	5.5%			
Government	26.0	170.1	5.5	70.6	177.3	9.5	40.9	178.7	9.7	40.4	180.3	10.8	41.2	179.1	8.8	42.0	180.5	8.7	42.3	187.1	8.9	45.5	198.1	8.8	7.6%	5.9%	-1.1%	-35.6%	11.7%	-7.4%	75.0%	16.5%	60.0%	5.9%	-1.9%	25.2%			
Public Sector (GREs)	93.7	73.3	9.2	94.6	82.8	7.9	93.4	81.8	7.9	93.0	82.0	8.0	99.5	89.5	12.1	111.4	93.2	12.9	111.1	92.1	12.8	109.4	95.9	12.8	-1.5%	4.1%	0.0%	15.6%	15.8%	62.0%	16.8%	30.8%	37.6%	1.0%	17.7%	23.7%			
Private Sector	487.7	522.0	138.1	483.9	517.5	133.2	483.2	520.0	134.3	485.2	520.9	134.5	487.1	527.6	134.2	478.5	528.0	134.3	478.6	528.2	133.0	479.9	527.2	132.3	0.3%	-0.2%	-0.5%	-0.8%	1.9%	-0.7%	-1.6%	1.0%	-4.2%	0.0%	0.4%	-0.7%			
Business & Industrial Sector Credit <sup>1</sup>	325.9	384.8	104.9	323.9	378.2	100.1	323.4	380.2	101.2	325.3	380.4	101.6	327.8	389.5	101.4	320.7	392.3	101.6	321.7	393.4	100.6	322.4	391.8	100.5	0.2%	-0.4%	-0.1%	-0.5%	3.6%	0.4%	-1.1%	1.8%	-4.2%	-0.1%	1.6%	-0.1%			
Individual	161.8	137.2	33.2	160.0	139.3	33.1	159.8	139.8	33.1	159.9	140.5	32.9	159.3	138.1	32.8	157.8	135.7	32.7	156.9	134.8	32.4	157.5	135.4	31.8	0.4%	0.4%	-1.9%	-1.6%	-2.8%	-3.9%	-2.7%	-1.3%	-4.2%	0.3%	-2.3%	-2.3%			
Non-Banking Financial Institutions	8.0	7.1	1.8	6.6	6.9	1.8	7.1	7.3	1.5	4.9	7.5	1.7	7.1	7.1	1.7	8.5	7.2	1.9	8.1	7.2	2.0	8.1	7.0	1.9	0.0%	-2.8%	-5.0%	22.7%	1.4%	5.6%	1.3%	-1.4%	5.6%	-1.7%	11.1%	0.6%			
Foreign Credit <sup>1</sup>	75.4	68.7	6.0	78.1	81.4	6.5	83.7	80.7	6.7	89.3	78.3	6.7	89.4	77.2	6.6	85.9	76.7	6.4	85.2	75.5	6.2	86.7	71.5	5.9	1.8%	-5.3%	-4.8%	11.0%	-12.2%	-9.2%	15.0%	4.1%	-1.7%	-1.7%	-1.1%	9.3%			
of which: Loans & Advances to Non-Residents in AED	8.0	9.0	2.1	7.4	7.7	1.6	7.4	8.0	1.6	7.4	8.0	1.6	7.4	1.5	2.4	7.5	1.6	7.3	7.5	1.5	8.0	7.5	1.5	9.6%	0.0%	0.0%	8.1%	-2.6%	-6.3%	0.0%	-16.7%	-28.6%	4.3%	1.8%	-11.0%				
<b>3. Total Investments by Banks</b>	219.7	120.8	26.6	215.6	155.5	27.9	220.6	164.2	27.4	223.5	158.9	27.2	208.7	142.8	26.7	215.4	150.4	28.4	224.0	160.0	30.9	222.0	169.0	31.4	-0.9%	5.6%	1.6%	3.0%	8.7%	12.5%	1.0%	39.9%	18.0%	1.8%	8.9%	15.1%			
Debt securities	181.7	41.9	11.7	182.5	51.8	11.8	187.7	55.0	11.0	191.3	50.2	11.1	178.1	40.1	10.0	185.5	45.4	10.5	194.4	49.4	11.2	193.4	59.0	11.3	-0.5%	19.4%	0.9%	6.0%	13.9%	-4.2%	6.4%	40.8%	-3.4%	3.4%	7.2%	12.1%			
Equities	4.5	2.8	3.1	4.0	3.7	3.1	4.1	3.5	3.1	4.0	3.4	3.1	3.3	3.1	3.2	2.8	3.3	3.2	2.7	2.9	3.2	2.7	2.9	3.2	-12.1%	0.0%	0.0%	-27.5%	-13.5%	-12.9%	-35.6%	14.3%	-12.9%	-4.3%	-18.5%	-15.4%			
Held to maturity securities	22.4	56.0	9.4	18.2	70.7	10.2	17.9	71.2	10.4	17.3	70.8	10.2	15.8	63.9	11.1	15.7	66.1	12.3	15.4	71.7	14.2	14.9	71.1	14.6	-3.2%	-0.8%	2.8%	-18.1%	0.6%	43.1%	-33.5%	27.0%	55.3%	-0.7%	1.5%	14.6%			
Other investments	11.1	20.1	2.4	10.9	29.3	2.8	10.9	34.5	2.9	10.9	34.5	2.8	10.9	35.7	2.9	10.9	35.7	2.8	10.9	35.7	2.8	10.8	35.7	2.8	-0.9%	0.0%	0.0%	-0.9%	21.8%	0.0%	-2.7%	77.6%	16.7%	-0.2%	14.7%	46.7%			
<b>4. Bank Deposits</b>	772.3	826.1	165.9	834.8	878.2	165.1	797.6	863.5	165.2	792.3	867.5	168.3	808.1	874.9	168.9	837.5	869.8	164.9	871.8	881.2	166.5	893.3	892.5	169.4	-1.8%	1.4%	1.7%	-3.8%	2.7%	2.6%	4.0%	6.9%	2.1%	0.0%	-0.2%	5.2%			
Resident Deposits	680.3	748.6	148.7	751.8	749.2	147.8	718.9	749.5	147.5	717.5	752.0	150.0	724.2	760.6	150.3	757.4	758.1	146.3	743.4	771.3	147.9	731.5	783.3	151.0	-1.6%	1.6%	2.1%	-2.7%	4.6%	2.2%	7.5%	4.6%	1.5%	0.3%	1.0%	5.6%			
Government Sector	176.7	85.0	29.7	199.0	74.6	27.7	188.0	73.1	27.4	162.1	73.3	28.5	152.0	71.8	31.3	175.6	72.5	28.7	186.1	76.2	29.7	175.6	82.1	31.3	-5.6%	7.7%	5.4%	-11.8%	10.1%	13.0%	-0.6%	-3.4%	5.4%	-1.0%	-4.1%	-0.8%			
GREs (Govt. ownership of more than 50%)	127.1	81.6	8.7	145.1	90.4	9.8	131.1	90.6	10.4	138.4	89.4	10.4	157.4	92.3	10.4	165.8	82.2	9.6	139.9	88.3	9.7	144.9	85.1	10.5	3.6%	-3.6%	8.2%	-0.1%	-5.9%	7.1%	14.0%	4.3%	20.7%	1.1%	-2.0%	10.6%			
Private Sector	363.5	561.3	104.9	391.9	561.0	105.0	413.9	563.2	104.8	400.6	567.5	106.2	397.8	574.6	103.8	398.8	582.4	102.7	399.7	584.9	103.2	394.3	593.7	103.8	-1.4%	1.5%	0.6%	0.6%	5.8%	-1.1%	8.5%	5.8%	-1.0%	0.4%	3.2%	6.0%			
Non-Banking Financial Institutions	13.0	20.7	5.4	15.8	23.2	5.3	15.9	22.6	4.9	16.4	21.8	4.9	17.0	21.9	4.8	17.2	21.0	5.3	17.7	21.9	5.3	18.7	22.4	5.4	-5.6%	2.3%	1.9%	5.7%	-3.4%	1.9%	28.5%	8.2%	0.0%	-0.9%	0.5%	13.8%			
Non-Resident Deposits	92.0	87.5	17.2	83.0	121.1	17.3	78.7	114.0	17.7	74.8	115.5	18.3	83.9	114.3	18.6	80.1	111.7	18.6	74.4	109.9	18.6	71.8	110.2	18.4	-3.5%	0.3%	-1.1%	-13.5%	-9.0%	6.4%	-22.0%	25.9%	7.0%	-1.2%	-9.5%	1.9%			
<b>Capital &amp; Reserves<sup>3</sup></b>	158.8	173.1	32.9	170.6	188.7	33.6	171.5	194.8	34.0	164.1	196.7	33.8	149.1	188.8	32.0	152.8	190.3	31.5	157.6	191.7	31.7	160.7	190.4	31.4	2.0%	-0.7%	-0.9%	-5.8%	0.9%	-6.5%	1.2%	16.0%	-4.6%	0.4%	-6.6%	0.4%			
Specific provisions & Interest in Suspense	25.3	62.0	10.0	25.7	63.2	10.4	25.9	63.9	10.5	26.2	64.3	10.7	27.0	65.2	11.1	28.3	65.9	11.4	29.0	66.1	11.4	29.9	65.9	11.4	3.1%	-0.3%	0.0%	16.3%	4.3%	9.6%	18.2%	6.3%	14.0%	0.7%	8.0%	10.2%			
General provisions	16.9	15.6	2.9	13.7	16.1	3.3	13.6	16.3	3.4	13.6	16.3	3.4	13.6	16.2	3.3	15.7	18.2	3.2	15.8	18.3	3.5	15.9	18.7	3.5	16.0	18.8	3.6	0.6%	0.5%	2.9%	16.8%	16.8%	9.1%	-5.3%	20.5%	24.1%	0.8%	16.0%	8.5%
Lending to Stable Resources Ratio <sup>4</sup>	80.1%	83.9%	82.0%	79.9%	81.7%	82.8%	78.4%	82.7%	83.0%	79.4%	82.3%	82.5%	80.6%	83.6%	83.5%	77.5%	84.5%	85.8%	78.8%	84.0%	84.0%	80.1%	83.5%	81.9%	1.6%	-0.6%	-2.5%	0.3%	2.2%	-1.1%	0.0%	-0.5%	-0.1%	0.2%	1.1%	-0.2%			
Eligible Liquid Assets Ratio (ELAR) <sup>5</sup>	14.5%	20.2%	15.5%	14.5%	21.4%	16.8%	15.2%	20.6%	15.7%	14.7%	21.2%	15.4%	15.6%	20.2%	15.3%	15.4%	20.1%	15.6%	15.0%	19.4%	14.4%	12.9%	19.1%	14.4%	-0.8%	-1.5%	0.0%	-11.0%	-10.7%	-14.3%	-11.0%	-5.4%	-7.1%	0.0%	-8.3%	-5.7%			
Capital adequacy ratio - 1 Tier 1 + Tier 2 <sup>6</sup>	17.0%	19.0%	17.2%	17.2%	18.1%	18.1%	15.6%	17.9%	16.1%	15.9%	16.9%	17.0%	15.5%	16.8%	16.1%	15.8%	17.8%	17.3%	15.9%	17.8%	17.3%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%
of which: Tier 1 Ratio	15.6%	17.9%	16.1%	15.9%	16.9%	17.0%	15.5%	16.8%	16.1%	15.8%	17.8%	17.3%	15.9%	17.8%	17.3%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%	16.9%	18.1%	18.1%			
Common Equity Tier 1 (CET 1) Capital Ratio	13.5%	16.1%	15.8%	13.7%	15.4%	15.4%																																	
<b>Banks Operating in the UAE (Including Wholesale Banks)</b>																																							
Number of Banks Operating from Each Emirate	21	31	8	20	31	8																																	
Share of Banks Operating from Each Emirate in Total Assets	44.1%	46.7%	8.6%	44.4%	47.2%	8.3%																																	

\* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. i.e. if a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi.

\*\* preliminary data, subject to revision

\*\*\* includes lending to (Resident) Trade Bills Discounted and Insurance Companies

<sup>1</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>2</sup> excluding subordinated borrowings/deposits but including current year profit