

## UAE Banking Indicators

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

	2020						2021									
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul *	% Month-on- Month	% Year-to- Date	% Year-on- Year
<b>Gross Banks' Assets</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>3182.0</b>	<b>3208.8</b>	<b>3233.4</b>	<b>0.8%</b>	<b>1.4%</b>	<b>1.0%</b>
<b>1.Total Banks' Reserves at the Central Bank</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>330.8</b>	<b>331.7</b>	<b>326.7</b>	<b>-1.5%</b>	<b>3.3%</b>	<b>11.5%</b>
Reserve Account	73.3	70.5	75.1	75.6	85.1	89.4	88.1	89.9	98.7	79.0	104.8	94.9	122.7	29.3%	37.2%	67.4%
Current Accounts & Overnight Deposits of Banks <sup>1</sup>	73.5	80.2	78.6	72.2	61.8	97.5	82.3	88.5	79.5	95.9	68.2	86.2	47.3	-45.1%	-51.5%	-35.6%
Certificates of Deposit/Monetary Bills held by Banks	146.1	157.0	151.3	140.8	140.5	129.3	135.3	136.0	147.4	142.0	157.8	150.6	156.7	4.1%	21.2%	7.3%
of which: Islamic Certificates of Deposit	42.3	55.6	53.1	53.5	50.6	45.3	47.0	50.5	50.3	51.6	54.0	58.9	66.6	13.1%	47.0%	57.4%
<b>2.Gross Credit</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>1751.5</b>	<b>1769.4</b>	<b>1768.6</b>	<b>-0.05%</b>	<b>-0.6%</b>	<b>-1.8%</b>
Domestic Credit	1620.3	1617.8	1611.7	1613.5	1611.5	1596.7	1599.5	1604.5	1589.6	1597.9	1585.4	1595.6	1594.2	-0.1%	-0.2%	-1.6%
Government	252.7	255.9	255.5	255.5	254.8	251.9	257.0	257.2	252.5	252.3	248.8	245.7	244.6	-0.4%	-2.9%	-3.2%
Public Sector (GREs)	216.0	214.7	217.7	222.3	221.7	219.9	215.9	217.9	215.2	218.0	211.8	223.6	225.5	0.8%	2.5%	4.4%
Private Sector	1134.5	1130.0	1121.8	1117.5	1118.0	1108.3	1110.2	1113.3	1105.7	1110.6	1107.9	1112.8	1110.7	-0.2%	0.2%	-2.1%
Business & Industrial Sector Credit <sup>2</sup>	809.2	803.6	795.1	789.1	787.4	778.8	779.9	782.6	774.8	776.4	773.4	776.3	772.4	-0.5%	-0.8%	-4.5%
of which: Total Funded SME Lending	-	-	92.6	-	-	92.8	-	-	93.8	-	-	94.6	-			
Individual	325.3	326.4	326.7	328.4	330.6	329.5	330.3	330.7	330.9	334.2	334.5	336.5	338.3	0.5%	2.7%	4.0%
Non-Banking Financial Institutions	17.1	17.2	16.7	18.2	17.0	16.6	16.4	16.1	16.2	17.0	16.9	13.5	13.4	-0.7%	-19.3%	-21.6%
Foreign Credit <sup>3</sup>	180.6	183.5	192.9	193.5	183.8	182.3	179.7	173.0	164.8	165.3	166.1	173.8	174.4	0.3%	-4.3%	-3.4%
of which: Loans & Advances to Non-Residents in AED	16.8	16.7	17.0	16.8	16.1	15.5	15.4	15.3	15.4	14.9	15.9	14.5	14.2	-2.1%	-8.4%	-15.5%
<b>3.Total Investments by Banks</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>458.8</b>	<b>466.2</b>	<b>469.3</b>	<b>0.7%</b>	<b>3.0%</b>	<b>8.9%</b>
Debt securities	270.5	276.8	279.0	281.4	284.9	290.5	270.5	278.5	280.2	286.3	288.0	289.9	287.8	-0.7%	-0.9%	6.4%
Equities	8.5	8.9	8.7	9.0	9.3	9.2	9.4	9.4	9.6	9.6	9.6	12.0	13.2	10.0%	43.5%	55.3%
Held to maturity securities	102.7	100.4	103.7	112.7	115.9	111.4	129.8	125.3	120.8	117.5	114.6	118.2	122.2	3.4%	9.7%	19.0%
Other Investments	49.4	49.4	49.4	45.0	44.1	44.7	44.3	44.5	44.3	46.6	46.6	46.1	46.1	0.0%	3.1%	-6.7%
<b>4. Other Assets</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>640.9</b>	<b>641.5</b>	<b>668.8</b>	<b>4.3%</b>	<b>5.0%</b>	<b>-1.0%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	184.6	186.3	187.8	199.4	169.7	156.0	153.9	159.6	159.1	149.3	147.7	152.5	176.3	15.6%	13.0%	-4.5%
Due from Other Banks	206.2	208.5	229.6	218.2	213.2	207.9	220.8	214.4	231.1	228.1	234.0	229.9	238.1	3.6%	14.5%	15.5%
Other Items <sup>4</sup>	284.8	284.1	284.7	279.9	282.4	273.1	258.7	255.8	250.8	251.8	259.2	259.1	254.4	-1.8%	-6.8%	-10.7%
<b>Bank Deposits</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>1874.6</b>	<b>1908.6</b>	<b>1915.1</b>	<b>0.3%</b>	<b>1.6%</b>	<b>1.5%</b>
Resident Deposits	1690.3	1709.0	1715.9	1713.6	1679.7	1682.1	1678.1	1677.2	1677.8	1666.1	1660.2	1682.9	1684.1	0.1%	0.1%	-0.4%
Government Sector	283.0	280.5	333.6	316.0	315.5	287.3	274.3	267.0	277.3	291.3	287.9	281.6	291.5	3.5%	1.5%	3.0%
GREs (Govt. ownership of more than 50%)	273.8	279.1	245.5	266.7	245.1	254.8	254.1	255.5	246.2	215.5	215.3	227.2	222.7	-2.0%	-12.6%	-18.7%
Private Sector	1091.5	1106.3	1094.7	1089.3	1078.2	1100.1	1109.4	1117.0	1116.9	1124.3	1122.6	1133.5	1131.1	-0.2%	2.8%	3.6%
Non-Banking Financial Institutions	42.0	43.1	42.1	41.6	40.9	39.9	40.3	37.7	37.4	35.0	34.4	40.6	38.8	-4.4%	-2.8%	-7.6%
Non-Resident Deposits	197.0	190.0	191.3	197.0	196.5	202.4	198.2	201.2	203.5	211.2	214.4	225.7	231.0	2.3%	14.1%	17.3%
<b>Average Cost on Bank Deposits<sup>5</sup></b>			<b>1.1%</b>			<b>1.0%</b>			<b>0.9%</b>			<b>0.9%</b>				
<b>Average Yield on Credit<sup>6</sup></b>			<b>3.9%</b>			<b>3.8%</b>			<b>3.7%</b>			<b>3.7%</b>				
<b>Capital &amp; Reserves<sup>7</sup></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>381.9</b>	<b>384.5</b>	<b>389.9</b>	<b>1.4%</b>	<b>-0.7%</b>	<b>0.7%</b>
<b>Specific provisions &amp; Interest in Suspense</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>122.6</b>	<b>123.4</b>	<b>123.6</b>	<b>0.2%</b>	<b>6.0%</b>	<b>14.3%</b>
<b>General provisions</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>37.2</b>	<b>36.4</b>	<b>35.9</b>	<b>-1.4%</b>	<b>-6.3%</b>	<b>-7.9%</b>
<b>Lending to Stable Resources Ratio<sup>8</sup></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>77.4%</b>	<b>77.7%</b>	<b>77.6%</b>	<b>-0.1%</b>	<b>0.0%</b>	<b>-3.8%</b>
<b>Eligible Liquid Assets Ratio (ELAR)<sup>9</sup></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>19.0%</b>	<b>18.3%</b>	<b>18.0%</b>	<b>-1.6%</b>	<b>-2.2%</b>	<b>9.8%</b>
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 )<sup>10</sup></b>			<b>18.0%</b>			<b>18.2%</b>			<b>17.9%</b>			<b>17.5%</b>				
<b>of which: Tier 1 Ratio</b>			<b>16.9%</b>			<b>17.1%</b>			<b>16.7%</b>			<b>16.3%</b>				
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>			<b>15.1%</b>			<b>14.9%</b>			<b>14.7%</b>			<b>14.5%</b>				
<b>Banks Operating in the UAE</b>																
National Banks			21			21			21			21				
Foreign Banks (including wholesale banks)			38			37			37			37				
of which GCC banks			7			7			7			7				
<b>Share of Foreign Banks in Total Assets</b>			<b>12.6%</b>			<b>12.6%</b>			<b>12.5%</b>			<b>12.5%</b>				
Conventional Banks (including wholesale banks)			49			48			48			48				
Islamic Banks			10			10			10			10				
<b>Share of Islamic Banks in Total Assets</b>			<b>19.0%</b>			<b>18.9%</b>			<b>19.0%</b>			<b>18.7%</b>				

\*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