

CBUAE Classification: Public																			
UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																			
(End of month, figures in billions of Dirhams unless otherwise indicated)																			
	2018		2019				2020												
	Dec		Feb		Dec**		Jan		Feb**		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	All Banks		
1.Gross Bank Assets	2285.9	582.6	2328.6	580.9	2513.4	572.4	2513.7	566.6	2526.7	568.6	0.5%	0.4%	0.5%	-0.7%	8.5%	-2.1%	0.5%	0.3%	6.4%
2.Gross Credit	1,282.8	373.4	1,299.2	372.7	1,392.8	366.4	1,372.0	364.9	1,380.6	364.9	0.6%	0.0%	-0.9%	-0.4%	6.3%	-2.1%	0.5%	-0.8%	4.4%
Domestic Credit	1,164.9	344.5	1,179.9	344.4	1,256.7	337.2	1,230.3	335.5	1,235.2	336.0	0.4%	0.1%	-1.7%	-0.4%	4.7%	-2.4%	0.3%	-1.4%	3.1%
Government	177.2	14.3	182.4	14.4	240.7	17.6	211.8	17.5	213.1	18.4	0.6%	5.1%	-11.5%	4.5%	16.8%	27.8%	1.0%	-10.4%	17.6%
Public Sector (GREs)	136.6	31.3	144.0	30.8	153.1	31.5	151.6	31.5	153.6	31.4	1.3%	-0.3%	0.3%	-0.3%	6.7%	1.9%	1.0%	0.2%	5.8%
Private Sector	834.5	295.5	836.9	295.7	849.1	285.8	853.1	284.4	856.5	284.1	0.4%	-0.1%	0.9%	-0.6%	2.3%	-3.9%	0.3%	0.5%	0.7%
Business & Industrial Sector Credit ¹	628.1	164.5	631.7	164.5	646.4	155.7	650.5	154.3	653.6	153.7	0.5%	-0.4%	1.1%	-1.3%	3.5%	-6.6%	0.3%	0.6%	1.4%
Individual	206.4	131.0	205.2	131.2	202.7	130.1	202.6	130.1	202.9	130.4	0.1%	0.2%	0.1%	0.2%	-1.1%	-0.6%	0.2%	0.2%	-0.9%
Non-Banking Financial Institutions	16.6	3.4	16.6	3.5	13.8	2.3	13.8	2.1	12.0	2.1	-13.0%	0.0%	-13.0%	-8.7%	-27.7%	-40.0%	-11.3%	-12.4%	-29.9%
Foreign Credit ²	117.9	28.9	119.3	28.3	136.1	29.2	141.7	29.4	145.4	28.9	2.6%	-1.7%	6.8%	-1.0%	21.9%	2.1%	1.9%	5.4%	18.1%
of which: Loans & Advances to Non-Residents in AED	15.2	5.2	14.5	5.3	12.6	4.0	12.7	4.3	12.1	4.2	-4.7%	-2.3%	-4.0%	5.0%	-16.6%	-20.8%	-4.1%	-1.8%	-17.7%
3.Total Investments by Banks	257.3	75.5	280.4	78.0	323.1	75.9	332.5	79.7	331.2	78.4	-0.4%	-1.6%	2.5%	3.3%	18.1%	0.5%	-0.6%	2.7%	14.3%
Debt securities	199.5	11.4	217.6	11.9	232.8	13.2	240.9	12.8	240.7	11.9	-0.1%	-7.0%	3.4%	-9.8%	10.6%	0.0%	-0.4%	2.7%	10.1%
Equities	6.4	3.7	6.7	3.8	7.2	3.6	7.2	3.5	7.0	3.5	-2.8%	0.0%	-2.8%	-2.8%	4.5%	-7.9%	-1.9%	-2.8%	0.0%
Held to maturity securities	30.2	51.0	34.0	52.8	50.0	49.1	49.8	49.7	48.9	49.4	-1.8%	-0.6%	-2.2%	0.6%	43.8%	-6.4%	-1.2%	-0.8%	13.2%
Other Investments	21.2	9.4	22.1	9.5	33.1	10.0	34.6	13.7	34.6	13.6	0.0%	-0.7%	4.5%	36.0%	56.6%	43.2%	-0.2%	11.8%	52.5%
4.Bank Deposits	1354.0	401.6	1359.9	408.3	1468.1	402.1	1428.2	398.1	1431.9	396.2	0.3%	-0.5%	-2.5%	-1.5%	5.3%	-3.0%	0.1%	-2.3%	3.4%
Resident Deposits	1163.2	379.0	1172.1	385.2	1274.4	374.4	1245.5	370.4	1252.8	366.7	0.6%	-1.0%	-1.7%	-2.1%	6.9%	-4.8%	0.2%	-1.8%	4.0%
Government Sector	226.6	63.7	227.3	68.1	237.7	65.3	197.9	60.6	202.0	61.9	2.1%	2.1%	-15.0%	-5.2%	-11.1%	-9.1%	2.1%	-12.9%	-10.7%
GREs (Govt. ownership of more than 50%)	153.5	53.6	146.1	50.5	196.8	46.9	184.7	47.4	192.9	45.3	4.4%	-4.4%	-2.0%	-3.4%	32.0%	-10.3%	2.6%	-2.3%	21.2%
Private Sector	758.9	250.4	774.6	255.3	807.6	250.2	831.6	250.3	826.5	247.8	-0.6%	-1.0%	2.3%	-1.0%	6.7%	-2.9%	-0.7%	1.6%	4.3%
Non-Banking Financial Institutions	24.2	11.3	24.1	11.3	32.3	12.0	31.3	12.1	31.4	11.7	0.3%	-3.3%	-2.8%	-2.5%	30.3%	3.5%	-0.7%	-2.7%	21.8%
Non-Resident Deposits	190.8	22.6	187.8	23.1	193.7	27.7	182.7	27.7	179.1	29.5	-2.0%	6.5%	-7.5%	6.5%	-4.6%	27.7%	-0.9%	-5.8%	-1.1%
Capital & Reserves ³	293.1	62.1	293.4	63.4	327.9	65.4	331.3	69.0	325.2	69.4	-1.8%	0.6%	-0.8%	6.1%	10.8%	9.5%	-1.4%	0.3%	10.6%
Specific provisions & Interest in Suspense	75.1	15.3	76.0	15.7	84.2	14.6	84.8	15.5	85.4	15.8	0.7%	1.9%	1.4%	8.2%	12.4%	0.6%	0.9%	2.4%	10.4%
General provisions	24.4	6.8	24.5	6.7	27.0	6.2	27.5	5.8	27.6	5.5	0.4%	-5.2%	2.2%	-11.3%	12.7%	-17.9%	-0.6%	-0.3%	6.1%
Lending to Stable Resources Ratio ⁴	82.5%	81.6%	82.6%	79.3%	81.1%	80.5%	80.8%	80.9%	81.0%	81.1%	0.2%	0.2%	-0.1%	0.7%	-1.9%	2.3%	0.2%	0.0%	-1.1%
Eligible Liquid Assets Ratio (ELAR) ⁵	16.6%	19.6%	15.9%	20.3%	17.6%	19.8%	17.4%	19.4%	17.4%	19.8%	0.0%	2.1%	-1.1%	0.0%	9.4%	-2.5%	0.6%	-1.1%	5.3%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.6%	17.3%			17.6%	17.7%													
of which: Tier 1 Ratio	16.2%	16.2%			16.3%	16.5%													
Common Equity Tier 1(CET 1) Capital Ratio	14.7%	12.7%			14.9%	13.2%													

* Data consists of 49 Conventional Banks & 10 Islamic Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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

³ Excluding subordinated borrowings/deposits but including current year profit.

⁴ 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)

⁵ 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 & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

⁶ 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.