

		20	
		Jul	
		NB	FB
1. Gross Bank Assets		2606.3	369.5
2. Gross Credit		#####	193.2
Domestic Credit		1,391.6	159.0
Government		199.6	6.8
Public Sector (GREs)		165.0	15.6
Private Sector		1011.8	135.1
Business & Industrial Sector Credit ¹		708.8	105.6
Individual		303.0	29.5
Non-Banking Financial Institutions		15.2	1.5
Foreign Credit ²		120.1	34.2
of which: Loans & Advances to Non-Residents in AED		15.3	2.3
3. Total Investments by Banks		351.8	28.1
Debt securities		212.7	25.3
Equities		10.5	0.0
Held to maturity securities		85.0	2.8
Other Investments		43.6	0.0
4. Bank Deposits		1575.9	201.7
Resident Deposits		1407.2	167.4
Government Sector		275.2	0.8
GREs (Govt. ownership of more than 50%)		221.4	7.8
Private Sector		874.3	152.1
Non-Banking Financial Institutions		36.3	6.7
Non-Resident Deposits		168.7	34.3
Capital & Reserves ³		313.6	55.7
Specific provisions & Interest in Suspense		70.5	27.3
General provisions		33.0	2.6
Lending to Stable Resources Ratio ⁴		83.8%	71.4%
Eligible Liquid Assets Ratio (ELAR) ⁵		15.7%	26.3%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			
of which: Tier 1 Ratio			
Common Equity Tier 1(CET 1) Capital Ratio			

* Data consists of 21 National Banks & 38 Foreign 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 to

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 r

⁵ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank ar

*** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated accordin

UAE Banking Indicators - National Banks (NB) & For

(End of month, figures in billions of Dirhams unless otherw

19									
Dec		Jan		Feb		Mar		Apr	
NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
2688.2	394.7	2681.5	398.8	2696.7	398.6	2729.0	399.0	2750.8	404.9
#####	193.0	#####	192.9	#####	193.3	#####	194.0	#####	196.6
1,436.3	156.3	1,408.9	156.9	1,413.6	157.6	1,436.0	159.0	1,445.2	161.9
250.4	7.0	222.1	7.2	223.8	7.7	221.4	7.7	222.4	8.8
169.3	16.0	168.2	14.9	170.0	15.0	185.7	15.4	201.2	16.3
1002.5	132.1	1004.2	133.3	1007.4	133.2	1014.7	134.2	1005.7	135.1
699.7	102.5	700.9	103.9	703.4	103.9	713.0	105.7	707.0	107.6
302.8	29.6	303.3	29.4	304.0	29.3	301.7	28.5	298.7	27.5
14.1	1.2	14.4	1.5	12.4	1.7	14.2	1.7	15.9	1.7
129.3	36.7	135.1	36.0	138.6	35.7	138.2	35.0	134.3	34.7
14.3	2.4	14.7	2.3	13.9	2.4	14.1	2.4	14.1	2.3
359.9	39.1	370.4	41.8	370.6	39.0	347.6	30.0	358.4	35.8
210.4	35.7	215.3	38.4	217.1	35.5	201.6	26.6	209.0	32.4
10.7	0.1	10.6	0.1	10.4	0.1	9.0	0.1	9.2	0.1
95.8	3.3	96.2	3.3	94.9	3.4	87.5	3.3	90.8	3.3
43.0	0.0	48.3	0.0	48.2	0.0	49.5	0.0	49.4	0.0
1658.1	212.1	1615.9	210.4	1613.9	214.2	1632.9	219.0	1651.1	221.1
1469.6	179.2	1436.6	179.3	1438.7	180.8	1448.3	186.8	1474.9	186.9
300.2	1.1	257.5	1.0	262.6	1.3	254.1	1.0	275.9	0.9
236.1	9.2	222.6	9.5	228.9	9.3	247.4	12.7	247.3	10.3
896.4	161.5	919.8	162.1	910.7	163.6	909.7	166.5	914.8	169.1
36.9	7.4	36.7	6.7	36.5	6.6	37.1	6.6	36.9	6.6
188.5	32.9	179.3	31.1	175.2	33.4	184.6	32.2	176.2	34.2
336.0	56.9	343.3	57.0	337.1	57.5	313.5	56.4	317.7	56.9
72.7	26.6	73.4	26.9	74.4	26.8	75.5	27.8	77.7	27.9
30.5	2.6	30.8	2.5	30.5	2.6	34.0	3.1	34.3	3.3
82.6%	69.5%	82.3%	70.3%	82.8%	68.7%	84.1%	69.8%	83.1%	70.2%
16.6%	28.6%	16.6%	27.1%	16.6%	27.6%	16.0%	24.8%	15.5%	26.4%
17.3%	21.3%					16.4%	21.2%		
16.1%	20.1%					15.3%	20.0%		
14.0%	20.1%					13.2%	20.0%		

& Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency

more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)

and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total + Refinancing + Subordinated Borrowing/Deposits)

ing to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following B:

Foreign Banks (FB) *

(Units in US\$ million unless otherwise indicated)

2020

May		Jun		Jul**		% Month -on-Month		% Year -to- Date	
NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
2758.7	407.0	2777.5	412.7	2796.9	403.6	0.7%	-2.2%	4.0%	2.3%
#####	196.4	#####	197.1	1605.00	195.9	0.7%	-0.6%	2.5%	1.5%
1,448.8	162.6	1,462.1	164.8	1,459.2	161.1	-0.2%	-2.2%	1.6%	3.1%
228.5	9.8	241.9	10.5	241.8	10.9	-0.04%	3.8%	-3.4%	55.7%
199.9	16.1	199.9	18.2	198.9	17.1	-0.5%	-6.0%	17.5%	6.9%
1004.8	135.0	1004.9	134.5	1003.0	131.5	-0.2%	-2.2%	0.0%	-0.5%
707.9	107.8	707.4	107.3	704.8	104.4	-0.4%	-2.7%	0.7%	1.9%
296.9	27.2	297.5	27.2	298.2	27.1	0.2%	-0.4%	-1.5%	-8.4%
15.6	1.7	15.4	1.6	15.5	1.6	0.6%	0.0%	9.9%	33.3%
133.1	33.8	131.8	32.3	145.8	34.8	10.6%	7.7%	12.8%	-5.2%
14.1	2.2	14.0	3.0	13.9	2.9	-0.7%	-3.3%	-2.8%	20.8%
375.4	39.5	375.1	47.3	382.9	48.2	2.1%	1.9%	6.4%	23.3%
218.7	36.3	219.5	44.2	225.7	44.8	2.8%	1.4%	7.3%	25.5%
9.2	0.0	8.8	0.0	8.5	0.0	-3.4%	0.0%	-20.6%	-100.0%
98.1	3.2	97.5	3.1	99.3	3.4	1.8%	9.7%	3.7%	3.0%
49.4	0.0	49.3	0.0	49.4	0.0	0.2%	0.0%	14.9%	#DIV/0!
1641.6	223.9	1641.0	225.2	1664.7	222.6	1.4%	-1.2%	0.4%	5.0%
1472.2	190.4	1473.5	192.3	1500.7	189.6	1.8%	-1.4%	2.1%	5.8%
291.1	0.9	288.0	1.0	281.3	1.7	-2.3%	70.0%	-6.3%	54.5%
226.8	11.1	230.0	10.5	265.0	8.8	15.2%	-16.2%	12.2%	-4.3%
916.4	171.4	917.7	174.1	918.4	173.1	0.1%	-0.6%	2.5%	7.2%
37.9	7.0	37.8	6.7	36.0	6.0	-4.8%	-10.4%	-2.4%	-18.9%
169.4	33.5	167.5	32.9	164.0	33.0	-2.1%	0.3%	-13.0%	0.3%
324.2	56.8	327.5	55.0	332.1	55.2	1.4%	0.4%	-1.2%	-3.0%
78.2	28.3	78.6	28.6	79.3	28.8	0.9%	0.7%	9.1%	8.3%
34.7	3.4	34.4	4.0	35.1	3.9	2.0%	-2.5%	15.1%	50.0%
83.5%	69.1%	83.9%	67.9%	82.5%	67.8%	-1.7%	-0.1%	-0.1%	-2.4%
15.1%	27.2%	15.2%	26.0%	15.2%	24.8%	0.0%	-4.6%	-8.4%	-13.3%
		17.2%	20.9%						
		16.0%	19.7%						
		14.1%	19.7%						

Liabilities ***

asel II Guidelines.

% Year -on- Year		% Month -on- Month	% Year -to- Date	% Year -on- Year
NB	FB	All Banks		
7.3%	9.2%	0.3%	3.8%	7.6%
6.2%	1.4%	0.6%	2.4%	5.6%
4.9%	1.3%	-0.4%	1.7%	4.5%
21.1%	60.3%	0.1%	-1.8%	22.4%
20.5%	9.6%	-1.0%	16.6%	19.6%
-0.9%	-2.7%	-0.4%	0.0%	-1.1%
-0.6%	-1.1%	-0.7%	0.9%	-0.6%
-1.6%	-8.1%	0.2%	-2.1%	-2.2%
2.0%	6.7%	0.6%	11.8%	2.4%
21.4%	1.8%	10.1%	8.8%	17.0%
-9.2%	26.1%	-1.2%	0.6%	-4.5%
8.8%	71.5%	2.1%	8.0%	13.5%
6.1%	77.1%	2.6%	9.9%	13.7%
-19.0%	#DIV/0!	-3.4%	-21.3%	-19.0%
16.8%	21.4%	2.1%	3.6%	17.0%
13.3%	#DIV/0!	0.2%	14.9%	13.3%
5.6%	10.4%	1.1%	0.9%	6.2%
6.6%	13.3%	1.5%	2.5%	7.3%
2.2%	112.5%	-2.1%	-6.1%	2.5%
19.7%	12.8%	13.8%	11.6%	19.5%
5.0%	13.8%	0.0%	3.2%	6.3%
-0.8%	-10.4%	-5.6%	-5.2%	-2.3%
-2.8%	-3.8%	-1.7%	-11.0%	-3.0%
5.9%	-0.9%	1.3%	-1.4%	4.9%
12.5%	5.5%	0.8%	8.9%	10.5%
6.4%	50.0%	1.6%	17.8%	9.6%
-1.6%	-5.0%	-1.5%	-0.4%	-1.9%
-3.2%	-5.7%	-1.2%	-9.4%	-3.5%